

Your Name
Your Address
City, State, Zip Code
Email Address
Phone Number
Date

Mortgage Lender's Name
Lender's Address
City, State, Zip Code

Dear [Lender's Name],

I am writing to formally request an extension of the term for my mortgage [Loan Number], which is currently set to mature on [Maturity Date]. Due to [brief explanation of your circumstances, e.g., financial hardships, job loss, etc.], I believe an extension would provide the necessary relief and enable me to manage my payments more effectively.

I kindly ask for your consideration in extending the mortgage term by [requested duration, e.g., 12 months, 24 months]. This adjustment would greatly assist me in ensuring that I fulfill my obligation while navigating these challenging times.

Thank you for considering my request. I look forward to your positive response and am willing to provide any additional information required.

Sincerely,
Your Name