## **Mortgage Payment Reduction Inquiry**

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name or Customer Service Department],

I hope this message finds you well. I am writing to inquire about the possibility of a reduction in my mortgage payments. My account number is [Your Account Number].

Due to [briefly explain your financial situation or reason for inquiry, e.g., unforeseen circumstances, loss of job], I am finding it increasingly difficult to meet my current mortgage payment obligations. I would appreciate any guidance you could provide on options available for reducing my monthly payments or modifying my loan terms.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Name]