

# Mortgage Payment Renegotiation Request

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Your Email Address]

[Your Phone Number]

[Lender's Name]

[Lender's Company]

[Lender's Address]

[City, State, ZIP Code]

Dear [Lender's Name],

I hope this letter finds you well. I am writing to formally request a renegotiation of my mortgage payment terms for my current loan, account number [Your Account Number].

Due to [brief explanation of your circumstances, e.g., job loss, medical expenses, etc.], I am experiencing financial difficulty and am unable to maintain my current payment schedule. I am committed to fulfilling my mortgage obligations and would like to explore options that may allow for temporary or permanent adjustments to my payment plan.

I appreciate your understanding in this matter and look forward to discussing possible alternatives that would help me remain in good standing with my loan. Please feel free to contact me at your earliest convenience to discuss this further.

Thank you for your time and consideration.

Sincerely,

[Your Name]