

Permanent Mortgage Payment Modification Request

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Subject: Request for Permanent Mortgage Payment Modification

Dear [Lender's Name],

I am writing to formally request a permanent modification of my mortgage payment terms for the loan associated with the property located at [Property Address]. Due to [brief explanation of financial hardship], I am unable to maintain my current payment schedule.

My loan number is [Your Loan Number]. I would appreciate it if you could review my situation and consider my request for a modification that will help facilitate my ability to continue making regular payments.

Enclosed are [list any documents you are including, e.g., financial statements, income verification, etc.]. I am hopeful that we can reach an agreement that would benefit both parties.

Thank you for your attention to this matter. I look forward to your prompt response. Please feel free to contact me at [Your Phone Number] or [Your Email Address] if you require any further information.

Sincerely,

[Your Name]