

Request for Mortgage Payment Extension

Date: [Insert Date]

[Your Name] [Your Address] [City, State, Zip Code] [Your Email Address] [Your Phone Number]

[Lender's Name] [Lender's Address] [City, State, Zip Code]

Dear [Lender's Name],

I hope this message finds you well. I am writing to formally request an extension on my mortgage payment due date for the upcoming payment scheduled on [insert due date]. Due to unexpected repairs needed for my home, I am currently facing financial constraints.

Recently, I discovered [briefly describe the unexpected repairs, e.g., "significant water damage in the basement" or "a malfunctioning HVAC system"], which has required immediate attention and resources. As a result, I am unable to make the mortgage payment on time.

I kindly ask for your understanding and consideration in granting a [insert length of extension, e.g., "60-day" or "30-day"] extension on my payment. This additional time will allow me to manage my repair costs while ensuring I can continue meeting my mortgage obligations.

Thank you for considering my request. I look forward to your positive response. Please feel free to contact me at [Your Phone Number] or [Your Email Address] if you need any further information.

Sincerely,

[Your Name]