

# Mortgage Late Payment Mitigation Request

Date: \_\_\_\_\_

To: [Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I am writing to inform you of my current financial situation regarding my mortgage loan account number [Your Account Number]. Due to [briefly explain circumstances, e.g., job loss, medical emergency, etc.], I have been unable to make my mortgage payments on time.

I want to assure you that it is my intention to fulfill my mortgage obligations and to avoid foreclosure. I am seeking your assistance in mitigating my late payment situation. I would like to discuss possible arrangements, such as:

- Temporary forbearance
- Loan modification
- Repayment plan

Attached are supporting documents that detail my current financial hardship, including [list any relevant documents, e.g., pay stubs, medical bills, etc.].

Thank you for considering my request. I look forward to your prompt response so we can discuss potential solutions. You can reach me at [Your Phone Number] or [Your Email Address].

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip Code]