

[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],

I hope this letter finds you well. I am writing to discuss my mortgage payment that is currently overdue. Unfortunately, due to [briefly explain reason, e.g., unexpected medical expenses, job loss], I have fallen behind on my payments.

I value my relationship with [Lender's Institution] and am committed to resolving this matter. I kindly request your understanding and leniency regarding my current situation. If possible, I would like to propose a temporary payment plan or a brief extension to allow me to get back on my feet.

I appreciate your attention to this matter and am hopeful for a favorable response. Please feel free to reach out to me at [your phone number] or [your email address] to discuss any possible solutions.

Thank you for your understanding.

Sincerely,

[Your Name]