

Mortgage Payment Reduction Proposal

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[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 formally request a reduction in my mortgage payment. My account number is [Account Number]. Due to [brief explanation of financial hardship or reason for the request], I am finding it increasingly difficult to meet my current mortgage obligations.

My goal is to remain in good standing and continue making my mortgage payments. To facilitate this, I would appreciate your consideration for a temporary or permanent adjustment to my monthly payment. I believe that a reduction of [specific amount or percentage] would help me manage my finances more effectively during this challenging time.

I am committed to resolving my situation and would be grateful for any assistance you can provide. I am happy to discuss this matter further and provide any necessary documentation to support my request.

Thank you for considering my proposal. I look forward to your prompt response.

Sincerely,

[Your Name]