

Mortgage Repayment Plan Modification Request

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 letter finds you well. I am writing to formally request a modification to my current mortgage repayment plan. My account number is [Your Account Number]. Due to [brief explanation of your situation, e.g., loss of income, unexpected expenses], I am finding it challenging to keep up with my current mortgage payments.

To ensure that I can meet my financial obligations, I would like to propose the following modification to my repayment plan:

- Reduction of monthly payment to [Proposed Payment Amount] for [Duration].
- Adjustment of interest rate to [Proposed Interest Rate].
- [Any other proposed changes].

I believe these adjustments will enable me to maintain my payments and avoid defaulting on my mortgage. I am committed to fulfilling my obligations and would appreciate your understanding and assistance in this matter.

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

Sincerely,

[Your Name]