

Mortgage Restructuring Application

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email]

[Your Phone Number]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I am writing to formally request a restructuring of my mortgage loan due to [brief explanation of your situation, e.g., financial hardship, job loss, etc.]. My loan number is [insert loan number].

Given my current circumstances, I believe that a restructuring would be mutually beneficial and allow me to continue making my mortgage payments. I kindly request that you consider options such as [list any specific options you are interested in, such as lower interest rates, extended loan terms, or temporary forbearance].

I have attached the necessary documentation that outlines my current financial situation and my proposal for restructuring. I appreciate your understanding and prompt attention to this matter.

Thank you for considering my application. I look forward to your favorable response.

Sincerely,

[Your Name]