

Negotiation Letter for Mortgage Arrears Reduction

John Doe
123 Main Street
Anytown, USA 12345
Email: johndoe@email.com
Phone: (555) 123-4567
Date: [Insert Date]

[Lender's Name]
[Lender's Address]
[City, State, Zip Code]

Dear [Lender's Name],

I am writing to formally request a review of my mortgage account, number [Account Number], regarding the current arrears on my mortgage payments. Due to unforeseen circumstances, I am facing financial difficulties that have impacted my ability to maintain my regular payment schedule.

I would like to propose a temporary reduction in my mortgage payments or an alternative repayment plan to help me get back on track. I am committed to fulfilling my obligations and believe that a mutually beneficial agreement can be reached.

Thank you for considering my request. I look forward to your positive response and hope we can work together to resolve this matter promptly.

Sincerely,
John Doe