

# Request for Mortgage Arrears Modification

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Lender's Name]

[Lender's Company Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

Subject: Request for Modification of Mortgage Arrears

I hope this letter finds you well. I am writing to formally request a modification of my mortgage due to financial difficulties that have resulted in arrears on my account. My account number is [Account Number].

Due to [briefly explain the reason for your financial difficulties, e.g., job loss, medical expenses], I have fallen behind on my mortgage payments. I am committed to resolving this situation and believe that a modification would assist me in bringing my account to good standing.

I kindly request that you consider modifying my mortgage terms to [suggest specific changes you are seeking, e.g., reduced interest rate, extended payment period]. I believe this adjustment will allow me to manage my payments more effectively and avoid further defaults.

I have enclosed necessary documentation to support my request, including [list any attached documents, e.g., financial statements, hardship letter]. I appreciate your attention to this matter and look forward to your prompt response.

Thank you for considering my request. I hope to work together to find a solution that benefits both parties.

Sincerely,

[Your Name]