

# Amicable Mortgage Settlement Offer

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],

Subject: Settlement Offer for Mortgage Account #[Account Number]

I hope this message finds you well. I am writing to formally propose an amicable settlement regarding my mortgage account #[Account Number]. Due to [briefly explain your financial circumstances, e.g., job loss, medical expenses], I am currently experiencing difficulties in maintaining my mortgage payments.

To resolve this situation in a manner beneficial to both parties, I would like to propose a settlement of [insert proposed settlement amount] to settle the outstanding balance of my mortgage. I believe this solution will allow me to move forward without further financial distress while ensuring your institution receives a substantial portion of the owed balance.

I am hopeful for your understanding and willingness to cooperate in this matter. I appreciate your consideration of my proposal and look forward to your positive response.

Thank you for your attention to this matter.

Sincerely,

[Your Name]