

# Mortgage Debt Settlement Proposal

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],

I hope this letter finds you well. I am writing to formally propose a settlement for my mortgage debt account number [Account Number]. Due to [briefly explain your financial hardships], I am currently unable to meet my mortgage repayment obligations.

To resolve this situation, I would like to propose a settlement of [proposed settlement amount]. I believe this amount is fair and reasonable given my current financial circumstances.

I kindly ask you to consider my proposal and would appreciate a prompt response. I am hopeful we can come to an agreement that alleviates my financial burden and allows me to move forward.

Thank you for your attention to this matter, and I look forward to hearing from you soon.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]