

Mortgage Default Resolution Agreement

Date: [Insert Date]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Re: Mortgage Account Number [Insert Account Number]

Dear [Lender's Name],

This letter serves as a formal agreement regarding the resolution of my mortgage default on the property located at [Insert Property Address].

1. Background

Due to [brief explanation of reasons for default], I have been unable to meet my mortgage obligations for the past [insert duration of default].

2. Resolution Proposal

To resolve this matter, I propose the following terms:

- Payment Plan: I will pay [insert payment amount] monthly starting on [insert start date]
- Reinstatement Terms: I will bring the account current by [insert specific date]
- Foreclosure Prevention: Both parties agree to suspend any foreclosure proceedings during this agreement.

3. Agreement Confirmation

If you agree to these terms, please sign below and return a copy of this letter to me by [insert response deadline].

Thank you for your consideration.

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Phone Number]

[Your Email Address]

Acceptance of Agreement

[Lender's Representative Name]

[Title]

Date: _____