Request for Mortgage Deferment

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]

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

Dear [Lender's Name],

I am writing to formally request a deferment of my mortgage payments for my property located at [Property Address]. Due to [briefly explain your hardship, e.g., "unexpected medical expenses," "job loss," etc.], I am currently facing significant financial difficulties that make it challenging for me to meet my mortgage obligations.

I kindly ask for your understanding and assistance in this matter. I have taken steps to improve my situation, including [mention any measures you have taken], but I would greatly appreciate your consideration of a temporary deferment of my mortgage payments for [specify duration, e.g., "the next three months"].

Thank you for considering my request. I hope to hear from you soon, and I am happy to provide any further information you may require.

Sincerely,

[Your Name]
[Account Number or Loan Number]