

Letter of Appeal for Extended Repayment Terms

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

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

Dear [Lender's Name],

I hope this message finds you well. I am writing to formally request an extension of the repayment terms for my mortgage loan associated with the property located at [Property Address]. My loan number is [Loan Number].

Due to [briefly explain your situation, e.g., financial difficulties, job loss, medical issues], I am finding it increasingly challenging to meet my current mortgage payment obligations. In order to avoid default and continue to honor my commitment, I kindly request that you consider extending the repayment terms of my mortgage.

I believe that with an extended repayment period, I will be able to manage my finances more effectively and ensure consistent payments moving forward. I am committed to keeping open communication and working collaboratively to find a resolution.

Thank you for your consideration of my appeal. I look forward to your response and hope we can work together to find a favorable solution.

Sincerely,

[Your Name]