Request for Mortgage Term Flexibility

Date: [Insert Date]

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

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

Dear [Lender's Name],

I hope this message finds you well. I am writing to formally request flexibility regarding the terms of my mortgage, currently held with [Lender's Institution], under account number [Account Number]. Due to [brief explanation of circumstances], I am seeking [specific change you are requesting, e.g., an extension of the term, reduced payments, etc.].

I believe that with this adjustment, I will be able to continue making consistent payments and uphold my obligations under the mortgage agreement. I am committed to maintaining clear communication and would appreciate your guidance on how we might effectively amend the terms.

Thank you for considering my request. I look forward to your timely response and am happy to provide any additional information you may need.

Sincerely,

[Your Name]