

Request for More Manageable Mortgage Repayment Timeline

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 message finds you well. I am writing to formally request a review of my current mortgage repayment timeline for my loan number [insert loan number]. Due to [insert reason: financial hardships, unexpected expenses, etc.], I am finding it increasingly difficult to meet my current repayment obligations.

I have been a responsible borrower and have always made my payments on time. However, the circumstances I am currently facing have made it challenging to keep up with my mortgage payments as per the original schedule.

I kindly ask if you could consider adjusting the repayment timeline to a more manageable schedule. This would be immensely helpful in allowing me to maintain my payments while ensuring that I can keep my home.

Thank you for your understanding and consideration. I look forward to your prompt response.

Sincerely,

[Your Name]