

Mortgage Restructuring Inquiry

Date: [Insert Date]

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

Dear [Lender's Name],

I hope this message finds you well. I am writing to formally inquire about the possibility of restructuring my mortgage agreement due to [insert reason, e.g., financial hardship, changes in income, etc.]. My mortgage account number is [insert account number].

Given the current circumstances, I would like to explore options such as modifying the loan terms, adjusting the interest rate, or potentially seeking a temporary forbearance. I believe these changes could significantly improve my ability to meet my mortgage obligations while maintaining timely payments.

Thank you for considering my request. I look forward to your prompt response and guidance on the necessary steps to proceed.

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