

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Date]

[Lender's Name]

[Lender's Address]

[City, State, ZIP Code]

Subject: Request for Extended Mortgage Term

Dear [Lender's Name],

I hope this letter finds you well. I am writing to formally request an extension of the term of my mortgage, account number [Your Mortgage Account Number], which I have been managing since [Loan Start Date].

Due to [briefly explain your reason, e.g., financial difficulties, job loss, medical emergencies], I am facing challenges in keeping up with my current payment schedule. I believe that extending the term of my mortgage will provide the necessary relief I need to stabilize my financial situation.

I am committed to fulfilling my obligations and enhancing my financial stability. I am hopeful that you can consider my request and allow me to take this step towards regaining control of my finances.

Thank you for your understanding and support. I look forward to your favorable consideration of my plea. Please feel free to contact me at your convenience to discuss this matter further.

Sincerely,

[Your Name]