

Request for Reduced Mortgage Payments

[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 letter finds you well. I am writing to formally request a review of my current mortgage payment schedule and to appeal for a reduction in my monthly mortgage payments.

Due to [briefly explain your situation, e.g., loss of income, medical expenses, or other hardships], I am currently facing financial difficulties that have made my regular mortgage payments increasingly unmanageable.

I have always valued my relationship with [Lender's Company Name] and have made every effort to keep my mortgage payments up to date. Unfortunately, the recent challenges have made it difficult for me to continue doing so.

I kindly ask you to consider my request for a reduction in my monthly mortgage payments. This adjustment would greatly assist me in managing my financial obligations while ensuring that I can continue to make payments in good faith.

I appreciate your attention to this matter and hope to find a resolution that works for both parties. Please feel free to reach out to me at [Your Phone Number] or [Your Email Address] to discuss this request further.

Thank you for your understanding.

Sincerely,

[Your Name]