

# Mortgage Payment Reduction Request

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 letter finds you well. I am writing to formally request a reduction in my mortgage payments due to financial difficulties I am currently facing.

Due to [briefly explain your situation, e.g., job loss, medical expenses], my financial situation has changed significantly, making it challenging for me to meet my current mortgage obligations. As a responsible homeowner, I want to take the necessary steps to ensure that I can maintain my payments and stay on track with my mortgage.

I kindly ask that you consider reducing my monthly mortgage payment temporarily to help me get through this difficult time. If possible, I would appreciate any alternative payment plans or relief options you may have available.

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

Sincerely,  
[Your Name]