

# Mortgage Payment Reduction Request

[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 reduction in my mortgage payments due to [briefly explain your circumstances, e.g., financial hardship, job loss, etc.]. My account number is [Your Account Number].

Due to [reason], I am finding it increasingly difficult to meet my current mortgage obligations of [Current Payment Amount]. Therefore, I would like to discuss possible adjustments to my loan terms that could help alleviate this burden.

I have attached relevant documentation to support my request, including [list any documentation such as pay stubs, bank statements, or other pertinent information].

I sincerely appreciate your consideration and am hopeful that we can work together to find a solution that will enable me to continue making timely payments on my mortgage. Thank you in advance for your understanding and support.

Warm regards,

[Your Name]