

Mortgage Negotiation 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 discuss my current mortgage terms for the property located at [Property Address]. Due to [brief explanation of reasons, e.g., financial hardship, changes in income], I am seeking to negotiate enhanced mortgage terms that would better suit my current financial situation.

Specifically, I would like to request [specific changes, e.g., a lower interest rate, an extended payment period, a temporary forbearance]. I believe these adjustments will not only assist me in meeting my obligations but also ensure the continued viability of my mortgage account.

I appreciate the support and understanding your institution has provided me in the past, and I hope we can work together to find a mutually beneficial solution. I am happy to provide any additional documentation or information that may assist in the decision-making process.

Thank you for considering my request. I look forward to your prompt response.

Sincerely,
[Your Name]