

Mortgage Restructure Proposal

Date: [Insert Date]

[Your Name]
[Your Address]
[City, State, Zip Code]
[Your Email]
[Your 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 propose a restructure of my current mortgage agreement due to [brief explanation of your situation/reason for restructuring, e.g., financial hardship, job loss, etc.].

Currently, my mortgage details are as follows:

- Loan Number: [Insert Loan Number]
- Original Loan Amount: [Insert Amount]
- Current Balance: [Insert Amount]
- Interest Rate: [Insert Rate]

Given my circumstances, I propose the following adjustments to my mortgage terms:

- New Monthly Payment Amount: [Insert Amount]
- Proposed Interest Rate: [Insert Rate]
- Extension of Loan Term: [Insert Number of Years]

I believe these changes will allow me to maintain my payments and ultimately fulfill my obligations under the mortgage agreement. I am committed to keeping open lines of communication with you and hope we can work together to reach an amicable solution.

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

Sincerely,
[Your Name]