

[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 am writing to formally request a deferment of my mortgage payments due to a serious health issue that has significantly impacted my financial situation. I have been diagnosed with [specific illness], which has resulted in [brief explanation of how it has affected your ability to pay].

Given these circumstances, I am unable to meet my monthly mortgage obligations. I kindly ask for your understanding and support during this challenging time and request a deferment for [specific period or number of months] starting from [start date].

I am committed to resuming payments once my situation stabilizes, and I appreciate your consideration of this request. I am attaching any relevant documentation regarding my illness for your review.

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

Sincerely,
[Your Name]