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 message finds you well. I am writing to formally request a pause on my mortgage payments due to a loss of employment. My mortgage account number is [Your Mortgage Account Number].

Unfortunately, I was recently laid off from my job at [Your Employer's Name] on [Date of Job Loss], and I am actively seeking new employment. Given my current financial situation, I am unable to make my mortgage payments and would greatly appreciate your understanding and assistance during this challenging time.

I kindly request a [specific time period, e.g., three-month] mortgage payment pause starting [Desired Start Date]. I am hopeful that I will be able to secure new employment within this time frame, allowing me to resume my payments as soon as possible.

Please let me know if you require any additional information or documentation to process my request. I would be grateful for any support you can offer during this difficult period.

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

Sincerely, [Your Name]