

Mortgage Loan Extension Request

Your Name
Your Address
City, State, Zip Code
Email Address
Phone Number
Date

Lender's Name
Lender's Company Name
Lender's Address
City, State, Zip Code

Dear [Lender's Name],

I am writing to formally request an extension of my mortgage loan due to a recent reduction in my income. My financial situation has significantly changed, and I am unable to keep up with the current payment schedule.

My account number is [Account Number]. I have been a loyal customer since [Year], and I have always made my payments on time until now. Unfortunately, [brief explanation of the reason for income reduction, e.g., loss of job, medical issues].

I am requesting an extension to my mortgage loan payments for [desired extension period, e.g., 6 months] to help me stabilize my finances. I am committed to fulfilling my obligations and restoring my ability to make consistent payments.

I appreciate your consideration of my request and look forward to your prompt response. Please feel free to reach out to me at [Your Phone Number] or [Your Email Address] to discuss this matter further.

Thank you for your understanding.

Sincerely,
[Your Name]