

# Mortgage Arrears Resolution Plan

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Lender's Name]

[Lender's Address]

[City, State, ZIP Code]

## **Subject: Request for Mortgage Arrears Resolution Plan**

Dear [Lender's Name],

I hope this letter finds you well. I am writing to formally request a resolution plan regarding my mortgage arrears on the property located at [Property Address], account number [Account Number]. Due to [brief explanation of the financial difficulties], I have fallen behind on my mortgage payments.

To address this situation, I propose the following resolution plan:

- A temporary reduction in monthly payments for [duration].
- Provision of a payment plan to catch up on the missed payments over [duration].
- Consideration of any available hardship programs or options to modify my mortgage terms.

I am committed to resolving this matter and ensuring that my mortgage payments are brought up to date as soon as possible. I believe that this proposed plan is a viable solution and I am open to discussing other options that may be available.

Thank you for your understanding and support during this challenging time. I look forward to your prompt response.

Sincerely,

[Your Name]