Mortgage Default Repayment Arrangement

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]

Dear [Lender's Name],

I am writing to discuss my current mortgage situation regarding the account number [Insert Account Number]. Due to [briefly explain the reason, e.g., job loss, medical emergency], I have been experiencing financial difficulties and have fallen behind on my mortgage payments.

To bring my account current, I would like to propose a repayment arrangement. I am committed to resolving this matter and wish to discuss the possibility of [insert proposed repayment plan, e.g., lower monthly payments, an extended repayment period, etc.].

I appreciate your understanding and support during this challenging time. Please let me know a suitable time for us to discuss this further. I can be reached at [Your Phone Number] or [Your Email Address].

Thank you for your time and consideration.

Sincerely,

[Your Name]