

Mortgage Payment Modification Request

[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 modification of my mortgage payment terms for my account numbered [Your Account Number]. Due to [brief explanation of circumstances, e.g., financial hardship, job loss, etc.], I am facing difficulties in meeting my current payment obligations.

I would like to propose a modification that would make my payments more manageable. I am requesting [specific changes, such as a reduction in interest rate, extension of loan term, or temporary forbearance]. I believe that these adjustments will help me to continue making timely payments.

I have attached relevant documentation, including [list any supporting documents you are including, e.g., income statements, hardship letters], to support my request.

Thank you for considering my request. I hope to work together to find a solution that benefits both parties. Please feel free to contact me at [your phone number] or [your email address] to discuss this matter further.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]