

# Application for Mortgage Restructuring

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Your Email]

[Your Phone Number]

[Lender's Name]

[Lender's Address]

[City, State, ZIP Code]

Dear [Lender's Name],

I am writing to formally request a restructuring of my mortgage due to changes in my household expenses. Over the past few months, I have experienced significant increases in my living costs which have impacted my ability to meet my current mortgage obligations.

As of [Insert Date], my household expenses have increased due to [briefly explain the reasons for increased expenses, e.g., medical bills, job loss, etc.]. I have attached a detailed breakdown of my current financial situation for your review.

Given these circumstances, I would appreciate the opportunity to discuss potential restructuring options for my mortgage that could alleviate some of the financial burden. I am committed to maintaining my payments and believe that with your assistance, I can continue to meet my obligations.

Thank you for considering my application. I look forward to your prompt response and hope we can work together to find a solution.

Sincerely,

[Your Name]