

Inquiry for Mortgage Payment Modification

Date: [Insert Date]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I hope this message finds you well. I am writing to formally request a mortgage payment modification due to recent financial difficulties that I have been experiencing. After a thorough assessment of my current financial situation, I believe that a modification would allow me to continue making my mortgage payments and avoid default.

As a brief overview of my financial circumstances, I have encountered [mention specific financial issues such as job loss, reduced income, medical expenses, etc.]. This has significantly impacted my ability to meet my current mortgage obligations.

I would like to request a review of my account and consider options for modifying my mortgage payment terms. I am hopeful that a more manageable payment plan can be established, which would assist me in maintaining my home while navigating my current financial challenges.

Please find attached relevant documents to support my request, including [list any attached documents, such as income statements, expenses, etc.]. I am looking forward to your prompt response and hope to work together to find a suitable resolution.

Thank you for your attention to this matter. Should you need any further information, please feel free to contact me at [Your Phone Number] or [Your Email Address].

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip Code]