

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]

[Lender's Name]
[Lender's Company]
[Lender's Address]
[City, State, Zip Code]

Dear [Lender's Name],

I hope this message finds you well. I am writing to inform you about a recent revision to my personal budget that has affected my financial situation and, consequently, my ability to meet my mortgage payments.

Due to [briefly explain the reason for the budget change, e.g., job loss, medical emergencies, increased expenses], I have reevaluated my financial obligations and aligned my budget accordingly. As a result, I am currently facing challenges in meeting my mortgage payment obligations.

I want to ensure open communication during this time and would appreciate your understanding and guidance on potential options available to assist me. I am committed to resolving this matter and wish to avoid any negative impacts on my mortgage account.

Please let me know if we can discuss possible solutions or if you require any documentation to further evaluate my situation. Thank you for your understanding and assistance.

Sincerely,
[Your Name]