

# Request for Consideration of Lower Monthly Mortgage Payments

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

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

Dear [Lender's Name],

I hope this message finds you well. I am writing to formally propose a modification to my current mortgage agreement due to changes in my financial situation that have prompted me to reassess my monthly budget.

As a dedicated borrower, I have consistently made my monthly payments on time. However, recent developments--specifically [briefly explain financial changes, e.g. job loss, medical expenses, etc.]--have necessitated a reevaluation of my outgoings, including my mortgage payments.

In light of this new financial plan I have implemented, I kindly request your consideration in lowering my monthly mortgage payments. I believe that reducing the monthly amount will enable me to maintain timely payments and fulfill my obligations more comfortably.

I appreciate your consideration of my request, and I would be grateful for the opportunity to discuss this matter further. Please feel free to contact me at your earliest convenience.

Thank you for your time and understanding.

Sincerely,

[Your Name]