

Your Name

Your Address

City, State, Zip Code

Email Address

Phone Number

Date

Recipient's Name

Mortgage Company Name

Company Address

City, State, Zip Code

Subject: Request to Adjust Mortgage Payment Schedule

Dear [Recipient's Name],

I hope this message finds you well. I am writing to formally request an adjustment to my mortgage payment schedule due to recent changes in my financial situation.

As a result of [briefly explain reason for budget changes, e.g., job loss, reduced income, unexpected expenses], I am currently facing difficulties in meeting my mortgage obligations. Therefore, I kindly request your assistance in modifying my payment schedule.

I would appreciate the opportunity to discuss possible options, such as a temporary reduction in payments, an extension of the payment period, or any other solutions that may be available. I believe this adjustment will help me regain my financial stability while ensuring that I can continue to meet my mortgage obligations.

Thank you for considering my request. I look forward to your prompt response. Please feel free to contact me at [your phone number] or [your email address] to discuss this matter further.

Sincerely,

[Your Name]