

# Loan Restructuring Proposal for Mortgage Relief

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

## Subject: Proposal for Loan Restructuring

Dear [Lender's Name],

I hope this message finds you well. I am writing to formally request a restructuring of my mortgage loan due to [briefly explain reason, e.g., financial hardship, job loss, medical expenses]. My loan account number is [insert account number].

Given my current financial situation, I would like to propose the following restructuring options:

- Reduction in monthly payments
- Extension of the loan term
- Temporary forbearance period

I believe these adjustments will enable me to continue making payments while alleviating some of the financial pressure I'm currently under. I appreciate your consideration of my request and would be grateful for an opportunity to discuss this matter further.

Thank you for your understanding and support during this challenging time. I look forward to your prompt response.

Sincerely,

[Your Name]