

Mortgage Payment Deferment Proposal

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]

Dear [Lender's Name],

I hope this letter finds you well. I am writing to formally request a deferment of my mortgage payments due to [briefly explain the reason, e.g., financial hardship, job loss, medical expenses, etc.].

My mortgage account number is [insert account number]. I have been a customer of [Lender's Company Name] since [insert year], and I have always made my payments on time. However, due to [explain the situation in more detail], I am unable to continue my regular payments at this time.

I kindly ask for your understanding and support in this matter. I propose a deferment period of [insert proposed time frame, e.g., 3 months, 6 months, etc.], during which I will work diligently to improve my financial situation and resume my payments as soon as possible.

Thank you for considering my request. I look forward to your favorable response. Please feel free to contact me at [your phone number] or [your email address] if you need any further information.

Sincerely,

[Your Name]