

Mortgage Payment Hardship Appeal Letter

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

Mortgage Company Name
Mortgage Company Address
City, State, Zip Code

Dear [Loan Officer's Name],

I am writing to formally request a hardship appeal regarding my mortgage payments. My account number is [Your Account Number]. Due to [briefly explain your hardship, e.g., loss of job, medical emergency, etc.], I am currently facing financial difficulties that have made it challenging for me to keep up with my mortgage obligations.

I have been a loyal customer since [Year], and I have always made my payments on time until now. I am committed to resolving this situation and am seeking your assistance in reducing my monthly payments or arranging a temporary forbearance to help me through this difficult time.

I appreciate your understanding and consideration of my request. Please let me know if you require any additional documentation or information to process my appeal. I hope to hear back from you soon so we can discuss potential options.

Thank you for your attention to this matter.

Sincerely,
[Your Name]