

Mortgage Payment Renegotiation Request

Date: [Insert Date]

[Your Full Name]

[Your Address]

[City, State, Zip Code]

[Your Email]

[Your Phone Number]

[Lender's Name]

[Lender's Company]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I hope this message finds you well. I am writing to discuss my current mortgage payments for the property located at [Property Address]. Due to [brief explanation of your financial situation, e.g., a job loss, medical expenses], I am finding it increasingly challenging to meet my monthly payments.

In light of this, I would like to propose a renegotiation of my mortgage terms. I believe that an adjustment could not only ease my financial burden but also ensure that I can continue to make timely payments.

Specifically, I would like to discuss [specific requests, e.g., a lower interest rate, an extended loan term, a temporary forbearance]. I am committed to fulfilling my obligations and believe that these adjustments could help achieve that goal.

I appreciate your understanding and consideration of my request. Please let me know a convenient time for us to discuss this further.

Thank you for your attention to this matter. I look forward to your response.

Sincerely,

[Your Full Name]