

# Proposed Repayment Arrangement

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[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 discuss my current mortgage arrears on my property located at [Property Address]. Due to [brief explanation of circumstances causing arrears], I have fallen behind on my mortgage payments.

To address this situation, I would like to propose a repayment arrangement to bring my account up to date. I propose to pay an additional [amount] on top of my regular monthly payment for the next [number] months. My goal is to clear the arrears by [date].

I believe this arrangement will be beneficial for both parties and ensure that I remain in good standing with my mortgage obligations. Please let me know if you would be willing to discuss this proposal further or if there are any alternative solutions you would recommend.

Thank you for your understanding and consideration. I look forward to your prompt response.

Sincerely,

[Your Name]