

Request for Decreased Mortgage Payments

[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 message finds you well. I am writing to formally request a review of my current mortgage payment amount due to unforeseen circumstances that have significantly impacted my financial situation.

Due to [briefly explain your reason, e.g., job loss, medical expenses], I am struggling to meet my monthly mortgage obligations. My current payment of [current payment amount] is becoming increasingly difficult to manage.

I have been a loyal customer and have made consistent payments up until this recent setback. I am kindly requesting a temporary reduction in my mortgage payments to [proposed new payment amount] for a period of [duration]. I believe this adjustment will help me stabilize my finances and continue making my payments on time.

I appreciate your understanding and consideration of my request. I am hopeful we can come to an agreement that supports both my situation and the interests of the company.

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

Sincerely,

[Your Name]