

# Request for Mortgage Payment Decrease

Date: [Insert Date]

To: [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 decrease in my mortgage payments due to [briefly explain reason, e.g., a loss of income, unexpected medical expenses, etc.].

As a valued customer, I have always been committed to fulfilling my obligations in a timely manner. However, the circumstances have changed. [Provide a brief explanation of your current financial situation, including any relevant details or documentation that supports your request].

Given these unforeseen circumstances, I believe that a temporary reduction in my monthly mortgage payments would provide the necessary relief to manage my finances more effectively during this challenging time.

I appreciate your understanding and consideration of my situation. I look forward to discussing this matter further and hope to find a mutually agreeable solution.

Thank you for your attention to this request. Please feel free to contact me at [Your Phone Number] or [Your Email Address] to discuss this further.

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Account Number]