

# Request to Lower Monthly 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 letter finds you well. I am writing to formally request a review of my current mortgage terms, specifically regarding my monthly payments under mortgage account number [Your Account Number].

Due to [brief explanation of your financial circumstances, e.g., job loss, medical expenses], my financial situation has changed significantly. As a result, I am finding it increasingly challenging to maintain my current mortgage payments. I am committed to fulfilling my obligation but find myself in need of assistance to make this feasible.

I kindly request that you consider lowering my monthly mortgage payments or providing alternative payment options. I believe that this adjustment would greatly assist me in managing my financial responsibilities effectively.

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

Sincerely,

[Your Name]