## **Mortgage Payment Adjustment Inquiry**

To Whom It May Concern,

I hope this message finds you well. My name is [Your Name], and I am a current mortgage holder with account number [Your Account Number]. I am writing to inquire about the possibility of adjusting my mortgage payment terms due to [briefly explain reason, e.g., financial hardship, changes in employment, etc.].

Given my current situation, I would appreciate any information regarding the options available for modifying my mortgage payment. Specifically, I am interested in understanding whether there are programs or plans that could assist me in lowering my monthly payment or adjusting the terms to better suit my financial circumstances.

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

Sincerely,

[Your Name] [Your Address] [City, State, Zip Code] [Your Email Address] [Your Phone Number]