Request for Temporary Mortgage Payment Reduction

Date: [Insert Date]

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

[Lender's Name] [Lender's Address] [City, State, Zip Code]

Dear [Lender's Name],

I am writing to formally request a temporary reduction in my mortgage payments due to unforeseen financial difficulties that I am currently experiencing. My mortgage account number is [Account Number].

Due to [brief explanation of the financial hardship, e.g., job loss, medical expenses, etc.], I am finding it increasingly challenging to meet my current mortgage obligations. Therefore, I kindly ask if you would consider allowing a temporary reduction in my monthly payments for the next [specific time period, e.g., three months].

I believe that this adjustment would provide me with the necessary relief to stabilize my financial situation while still fulfilling my commitment to repay the mortgage in full.

I appreciate your understanding and assistance in this matter. Please feel free to contact me at [Phone Number] or [Email Address] to discuss this request further. Thank you for your consideration.

Sincerely,

[Your Signature (if sending by mail)]
[Your Printed Name]