

Mortgage Refinancing Request

[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 am writing to request a refinancing of my mortgage due to ongoing financial hardship. My current circumstances have adversely impacted my ability to keep up with my mortgage payments.

I have been experiencing [briefly describe your financial situation, e.g., job loss, medical expenses, etc.], which has resulted in [explain how this has affected your finances, e.g., reduced income, increased expenses, etc.].

Given these challenges, I am seeking your support to refinance my mortgage. I believe that restructuring my loan could provide a more manageable payment plan, allowing me to maintain my home.

I appreciate your understanding and assistance in this matter. I am hopeful that we can arrive at a solution that meets both our needs. Please let me know the necessary steps to move forward with this request.

Sincerely,

[Your Name]