

# Disclosure Letter for Late Mortgage Payment

Date: [Insert Date]

To: [Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Subject: Disclosure of Late Mortgage Payment Due to Financial Hardship

Dear [Lender's Name],

I am writing to formally notify you that my mortgage payment due on [insert due date] has not been made due to unforeseen financial difficulties. I understand the importance of timely payments and regret that I am unable to meet my obligations at this time.

Due to [briefly explain hardship, e.g., job loss, medical expenses, etc.], I have been facing challenges that have affected my financial stability. I have taken proactive measures to manage my situation, including [mention any steps taken, e.g., seeking employment, reducing expenses].

I kindly request your understanding and consideration regarding my late payment. I am committed to rectifying this situation and am in the process of [mention any payment plans or future actions you plan to take].

Thank you for your attention to this matter. Please let me know if you require any additional information or documentation regarding my circumstances.

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Phone Number]

[Your Email Address]