

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

[Date]

[Lender Name]
[Lender Loan Department Address]
[City, State, Zip Code]

RE: Mortgage Assumption Relief Request

Loan Number: [Your Loan Number]
Property Address: [Property Address]

To Whom It May Concern,

I am writing to formally request information regarding a mortgage assumption for the above-referenced loan account. Due to [state reason: e.g., divorce, legal separation, death of a co-borrower, or financial hardship], I am seeking relief by allowing [Name of Person Assuming the Loan] to assume full legal and financial responsibility for this mortgage.

I am requesting that the bank review this file to determine if the loan is eligible for assumption and to provide the necessary application package. Specifically, I am asking for:

- A formal release of liability for the departing borrower.
- A list of required financial documentation for the assuming party.
- An overview of any fees or costs associated with this process.

Please find enclosed [mention any attached documents, e.g., Divorce Decree, Death Certificate, or Financial Statements] as preliminary evidence for this request.

I look forward to your prompt response regarding the next steps in this process. You may contact me at [Phone Number] or [Email Address] if you require additional information.

Sincerely,

[Your Signature]
[Your Printed Name]