

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

[Date]

[Lender Name]
[Loss Mitigation Department]
[Lender Address]
[City, State, Zip Code]

RE: Hardship Letter for Mortgage Forbearance

Loan Number: [Your Loan Number]

To Whom It May Concern,

I am writing this letter to formally request a mortgage forbearance or a temporary reduction in my monthly mortgage payments. I am currently experiencing financial hardship due to a significant reduction in my working hours at my place of employment.

On [Date of Change], my hours were reduced from [Previous Hours per week] to [Current Hours per week]. This change was due to [reason for reduction, e.g., company downsizing, seasonal slowdown, or economic conditions]. As a result, my monthly household income has decreased by \$[Amount], making it difficult to meet my full financial obligations and my current mortgage payment.

I am committed to keeping my home and am actively [mention steps being taken, e.g., seeking additional part-time work or waiting for hours to be restored]. I believe this situation is temporary and I expect my financial circumstances to improve by [Expected Date].

I have attached my most recent pay stubs and [any other supporting documents] to verify this change in my employment status. I would like to request a forbearance period of [Number] months to allow me to stabilize my finances.

Thank you for your time and for considering my request. I look forward to hearing from you regarding possible solutions.

Sincerely,

[Your Signature]

[Your Printed Name]