

[Your Name]
[Your Loan Account Number]
[Your Property Address]
[Your Phone Number]
[Your Email Address]

[Date]

[Lender Name]
[Lender Department, e.g., Loss Mitigation Department]
[Lender Address]

RE: Hardship Letter for Mortgage Payment Deferment

Dear [Contact Name or Department],

I am writing this letter to formally request a temporary deferment of my mortgage payments due to financial hardship caused by the recent [Name of Natural Disaster, e.g., Hurricane, Wildfire, Flood] that occurred on [Date of Event].

As a direct result of this disaster, I have experienced a significant loss of income. [Briefly describe the situation, e.g., My place of employment has been temporarily closed / I am unable to operate my small business / My working hours have been severely reduced]. Due to this unforeseen disruption, I am currently unable to meet my monthly mortgage obligations.

I am committed to maintaining my home and fulfilling my financial responsibilities. I am requesting a deferment period of [Number] months to allow my income to stabilize and to address immediate recovery costs. I intend to resume regular payments as soon as [Date or specific condition].

Attached to this letter, please find supporting documentation regarding my situation, including:

- [Document 1: e.g., Proof of business closure or employer letter]
- [Document 2: e.g., Insurance claims or disaster assistance applications]
- [Document 3: e.g., Recent pay stubs or bank statements showing income loss]

Thank you for your time and for considering my request during this difficult period. I look forward to hearing from you regarding possible solutions and next steps.

Sincerely,

[Your Signature]

[Your Printed Name]