

[Your Name]
[Your Address]
[Your Phone Number]
[Your Email Address]
[Date]

[Lender/Servicer Name]
[Lender/Servicer Address]
[Loan Account Number]

Subject: Request for Temporary Mortgage Forbearance - Death of Co-Borrower

Dear Loss Mitigation Department,

I am writing to formally request a temporary mortgage forbearance for the above-referenced loan account. This request is due to a significant financial hardship caused by the recent death of my co-borrower, [Name of Deceased], who passed away on [Date of Death].

The loss of [Name of Deceased] has resulted in a substantial reduction in our total household income. While I navigate the legal and financial complexities of this transition, I am currently unable to meet my full monthly mortgage obligations. I am committed to keeping my home and expect my financial situation to stabilize once [state reason: life insurance proceeds are processed / I adjust my budget / I secure additional income].

I am requesting a forbearance period of [number of months, e.g., 3 or 6] months to allow me time to reorganize my finances. During this time, I ask for a temporary suspension or reduction of my monthly payments.

Attached to this letter, please find a copy of the death certificate and [list any other documents, e.g., recent pay stubs or bank statements] to verify this hardship.

I am eager to discuss the options available to me and look forward to your response. Please contact me at [Your Phone Number] or via email at [Your Email Address].

Sincerely,

[Your Signature]

[Your Printed Name]