

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

[Date]

[Lender Name]
[Lender Loan Servicing Department]
[Lender Address]

RE: Mortgage Forbearance Request - Loan Number: [Your Loan Number]

Dear [Lender Name or Representative],

I am writing to formally request a mortgage forbearance due to a financial hardship caused by a Permanent Change of Station (PCS). I am currently an active duty member of the [Branch of Service].

I have received official military orders to relocate from [Current Base/Location] to [New Base/Location]. My report date is [Report Date].

This PCS has created a financial hardship because:

- I am required to maintain my current mortgage payments while simultaneously securing and paying for housing at my new duty station.
- [Optional: My spouse will be losing their current income due to the move.]
- [Optional: I am facing a delay in the sale or rental of my current property.]

I have attached a copy of my official PCS orders for your records. I am requesting a forbearance period of [Number of Months] months to allow for the transition and to stabilize my finances.

Please let me know what additional documentation is required to process this request and what repayment options will be available at the end of the forbearance period.

Thank you for your time and for your support of military service members.

Sincerely,

[Your Signature]
[Your Printed Name]

Enclosure: Copy of PCS Orders