

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

[Date]

[Lender/Service Name]  
[Loss Mitigation Department]  
[Lender Address]

RE: Mortgage Forbearance Proposal  
Loan Number: [Your Loan Number]  
Property Address: [Property Address]

To Whom It May Concern,

I am writing to formally request a mortgage forbearance agreement regarding the above-referenced loan. Due to [briefly state reason, e.g., unexpected medical expenses, temporary unemployment, or natural disaster], I am currently experiencing a financial hardship that affects my ability to make my full monthly mortgage payments.

My financial situation is as follows: [Briefly describe current income vs. expenses].

I am proposing the following forbearance terms for your consideration:

- A reduction or suspension of my monthly mortgage payments for a period of [Number] months, beginning on [Start Date].
- A review of my financial status at the end of this period to determine if an extension or a permanent loan modification is necessary.
- An agreement that the deferred payments will be [repaid at the end of the loan term / added to the balance via a repayment plan].

I am committed to maintaining this property and intend to resume full payments as soon as my financial situation stabilizes. I have attached [List documents, e.g., recent pay stubs, bank statements, or hardship affidavit] to support this request.

Please let me know what additional information or forms are required to process this proposal. I look forward to hearing from you soon to discuss a solution that avoids foreclosure.

Sincerely,

[Your Signature]

[Your Printed Name]