

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

[Date]

[Lender Name]  
[Lender Address]  
[City, State, Zip Code]

**RE: Mortgage Payment Forbearance Request - Account Number: [Your Account Number]**

To Whom It May Concern,

I am writing this letter in good faith to request a temporary forbearance on my mortgage payments. Due to [briefly state reason: e.g., unexpected medical expenses, temporary job loss, or natural disaster], I am currently facing a financial hardship that affects my ability to make my monthly payments in full.

I am committed to fulfilling my obligations and maintaining my home. I am proposing a temporary forbearance period of [number] months, starting on [Date]. During this time, I request that you suspend my monthly payments or allow for a reduced payment of \$[amount] per month.

I expect this hardship to be temporary and anticipate being back on my regular payment schedule by [Expected Date]. I am also open to discussing a repayment plan for any deferred amounts once the forbearance period concludes.

I have attached [list any supporting documents, e.g., pay stubs or medical bills] to verify my current situation. Please let me know the necessary steps to formalize this request and if there are specific programs available for which I may qualify.

Thank you for your time and consideration of this request. I look forward to hearing from you soon.

Sincerely,

[Your Signature]

[Your Printed Name]