

[Date]

[Lender/Servicer Name]
[Loss Mitigation Department]
[Address]
[City, State, Zip Code]

RE: FORBEARANCE REQUEST

Borrower(s): [Full Legal Name of Borrower(s)]

Property Address: [Full Property Address]

Loan Number: [Account Number]

To Whom It May Concern,

This firm represents **[Borrower Name(s)]** regarding the above-referenced mortgage loan. Please direct all future correspondence regarding this matter to our office.

Our client is currently experiencing a temporary financial hardship due to **[Briefly state reason, e.g., medical emergency, temporary unemployment, or natural disaster]**. As a result, the Borrower is unable to maintain the regular monthly mortgage payments at this time and is facing potential default.

On behalf of our client, we are formally requesting a mortgage forbearance for a period of **[Number]** months. This temporary suspension or reduction of payments will allow the Borrower sufficient time to stabilize their financial situation and resume regular payments.

Attached to this letter, please find the following supporting documentation:

- Financial Statement/Hardship Letter from the Borrower;
- Proof of income/hardship documentation;
- Executed Authorization to Release Information.

Our client is committed to retaining the property and seeks to work in good faith with **[Lender Name]** to avoid foreclosure. We request that you review this application and provide a written response regarding the terms of a proposed forbearance agreement, including how the deferred amounts will be handled at the end of the period (e.g., reinstatement, repayment plan, or loan modification).

Please contact me directly at **[Phone Number]** or **[Email Address]** to discuss this request further.

Sincerely,

[Signature]
[Attorney Name]
[Law Firm Name]