

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

[Date]

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

Subject: Hardship Letter and Request for Mortgage Forbearance Agreement

Dear Loss Mitigation Department,

I am writing this letter to formally request a mortgage forbearance agreement due to financial hardship. I have been a responsible homeowner and have made every effort to meet my financial obligations, but due to recent unforeseen circumstances, I am currently unable to make my full monthly mortgage payments.

Reason for Hardship:

[Explain your situation here: e.g., job loss, medical emergency, reduction in hours, or family death]. This situation began on [Date] and is [temporary/permanent].

Financial Impact:

As a result of this hardship, my household income has decreased by [Amount/Percentage], making it impossible to cover the current monthly payment of \$[Amount].

Proposal for Forbearance:

I am requesting that you grant a forbearance period of [Number of months, e.g., 3 or 6 months]. During this time, I propose to [make partial payments of \$X / suspend payments entirely] while I work toward stabilizing my finances.

I intend to resume full payments and resolve any delinquency through a repayment plan or loan modification once my financial situation improves. I have attached supporting documentation, including [list documents: e.g., pay stubs, medical bills, or termination notice], for your review.

I am committed to keeping my home and look forward to your positive response regarding this request. Please contact me at [Your Phone Number] or [Your Email] to discuss the next steps.

Sincerely,

[Your Signature]
[Your Printed Name]