

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

[Date]

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

Subject: Mortgage Forbearance Proposal - Account Number: [Your Account Number]

Dear Mortgage Servicing Team,

I am writing this letter to formally request financial forbearance regarding my mortgage account. Due to unexpected financial hardship, I have fallen behind on my payments and am currently in arrears by [Total Amount of Arrears].

The reason for my financial difficulty is [Briefly state reason, e.g., temporary job loss, medical emergency, or family crisis]. This situation is [temporary/permanent], and I am committed to bringing my account back to good standing.

Based on my current financial assessment, I would like to propose the following repayment plan:

- **Monthly Installment:** I propose to pay my regular monthly mortgage payment of [Amount] plus an additional [Amount] towards the arrears.
- **Duration:** I intend to continue these additional payments for [Number] months until the arrears are cleared.
- **Start Date:** I am prepared to begin this plan on [Date].

I have attached a summary of my current income and expenses to demonstrate that this proposal is realistic and sustainable for my household. I am committed to maintaining communication with you throughout this process.

Please review this proposal and let me know if it is acceptable, or if there are alternative options available to prevent foreclosure. I look forward to hearing from you soon.

Sincerely,

[Your Signature]
[Your Printed Name]