

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

[Date]

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

RE: Notice of Good Faith Proposal for Forbearance

Loan Number: [Your Loan Number]

Property Address: [Your Property Address]

To the Loss Mitigation Department,

I am writing this letter to formally express my desire to retain my home and to propose a good faith resolution to my current mortgage delinquency. I am currently experiencing a financial hardship due to [mention brief reason, e.g., temporary job loss, medical emergency, or family crisis].

Because of this situation, I am requesting a Forbearance Agreement. My goal is to temporarily pause or reduce my monthly payments while I stabilize my finances. I anticipate that my financial situation will improve by [Date], at which point I intend to resume regular payments and work with you on a reinstatement or repayment plan for the deferred amount.

Please find the following documents enclosed to support this request:

- Recent pay stubs or proof of income
- Most recent tax returns
- A detailed monthly budget
- Hardship affidavit

I am committed to open communication and wish to avoid foreclosure. I respectfully ask that you review this proposal and provide me with the necessary application forms or instructions to proceed. Please let me know if there are any other options available to me to keep my mortgage in good standing.

Thank you for your time and for considering this request in good faith. I look forward to hearing from you soon.

Sincerely,

[Your Signature]

[Your Printed Name]