

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

[Date]

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

RE: Hardship Letter and Request for Mortgage Forbearance
Loan Number: [Your Loan Number]

To Whom It May Concern,

I am writing this letter to explain my current financial hardship and to formally request a mortgage forbearance for my property located at [Your Property Address].

I have consistently made my mortgage payments on time; however, I am currently facing financial difficulties due to [Reason for Hardship, e.g., job loss, medical emergency, reduction in hours, or death in the family]. This situation began on [Start Date of Hardship].

Because of these circumstances, I am unable to meet my full monthly mortgage obligations at this time. I am requesting a forbearance period of [Number of Months, e.g., 3 or 6 months] to allow me time to stabilize my finances. I fully intend to resume regular payments and resolve any missed amounts once this period has ended or my situation improves.

I have enclosed documentation to support my claim, including [List Documents, e.g., termination letter, medical bills, or pay stubs].

Thank you for your time and for considering my request. I look forward to hearing from you regarding the next steps in this process. Please contact me if you require any additional information.

Sincerely,

[Your Signature]

[Your Printed Name]