

[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: Request for Forbearance Agreement

Account Number: [Your Loan Number]
Property Address: [Collateral Property Address]

To Whom It May Concern,

I am writing to formally request a temporary forbearance agreement regarding my mortgage/loan for the property mentioned above. I am currently experiencing a financial hardship that prevents me from making my full monthly payments at this time.

The reason for my financial hardship is [briefly describe reason, e.g., temporary job loss, medical emergency, or natural disaster]. As a result of this situation, my income has been significantly reduced, beginning on [Start Date].

I am requesting a forbearance period of [Number] months, during which I propose to [make partial payments of \$Amount / suspend payments entirely]. I expect my financial situation to stabilize by [Estimated Date], at which point I intend to resume regular payments and work with you to catch up on any deferred amounts through a repayment plan or loan modification.

Enclosed are the following documents to support my request:

- [e.g., Recent pay stubs or proof of unemployment]
- [e.g., Most recent bank statements]
- [e.g., Medical bills or hardship explanation letter]

I am committed to maintaining this property and fulfilling my financial obligations. Please let me know what additional information you require to process this request or to provide me with a formal Forbearance Agreement for my review.

Thank you for your time and consideration of my situation. I look forward to hearing from you soon.

Sincerely,

[Your Signature]

[Your Printed Name]