

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

[Date]

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

RE: Mortgage Forbearance Request
Account Number: [Your Loan Number]
Property Address: [Property Address]

To the Loss Mitigation Department,

I am writing this letter to formally request a mortgage forbearance regarding the above-referenced account. I am currently experiencing financial hardship due to [Reason for Hardship, e.g., temporary job loss, medical emergency, or natural disaster].

Because of this situation, I am unable to make my full monthly mortgage payments at this time. However, I expect my financial circumstances to improve by [Estimated Date of Recovery], at which point I intend to resume regular payments and work with you on a repayment plan for the deferred amounts.

I am proposing a forbearance period of [Number of Months] months. During this time, I am requesting that you:

- Temporarily suspend or reduce my monthly mortgage payments.
- Waive any late fees associated with this period.
- Refrain from reporting late payments to credit bureaus.

I am committed to keeping this property and wish to avoid foreclosure. I have enclosed [List any supporting documents, e.g., pay stubs, medical bills, or unemployment filings] to verify my current financial status.

Please let me know what additional information or forms are required to process this remediation request. I look forward to hearing from you soon to discuss a formal forbearance agreement.

Sincerely,

[Your Signature]

[Your Printed Name]