

[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: Mortgage Forbearance Request for Account Number: [Your Account Number]

Dear [Contact Person or Department Name],

I am writing this letter to formally request a mortgage forbearance regarding my home loan for the property located at [Your Property Address].

Due to recent financial hardship, I am currently unable to meet my monthly mortgage obligations. The reason for this hardship is [briefly state reason, e.g., temporary job loss, medical emergency, or family crisis], which began on [Date].

I am committed to keeping my home and intend to resume full payments as soon as my financial situation stabilizes. I am requesting a forbearance period of [Number] months to allow me time to recover. During this time, I would like to request that you temporarily suspend or reduce my monthly payments.

I have enclosed the following documents to support my request:

- [Document 1, e.g., Recent Pay Stubs]
- [Document 2, e.g., Unemployment Benefit Statement]
- [Document 3, e.g., Financial Statement/Budget]

Please let me know what additional steps I need to take to qualify for a forbearance plan or other loss mitigation options. I look forward to hearing from you soon to discuss a resolution.

Sincerely,

[Your Signature]

[Your Printed Name]