

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

[Date]

[Lender Name]
[Lender Address]
[City, State, Zip Code]

RE: Repayment Plan Proposal for Loan Account Number: [Your Account Number]

Dear [Contact Person or Department Name],

I am writing this letter to express my commitment to keeping my home and to request a formal repayment plan regarding my past-due mortgage balance. I have experienced a temporary financial hardship due to [briefly state reason, e.g., medical emergency, temporary job loss], but I am now in a position to resume my monthly payments and resolve the delinquency.

Currently, my total past-due amount is \$[Total Amount Owed]. I would like to propose the following repayment schedule to bring my account current:

- **Regular Monthly Payment:** \$[Amount]
- **Additional Monthly Repayment:** \$[Amount]
- **Total New Monthly Payment:** \$[Total]
- **Plan Duration:** [Number of months] months starting [Start Date]

By following this schedule, I will be fully caught up on all arrears by [Date]. I have attached [list of documents, e.g., recent pay stubs or financial statements] to demonstrate my current ability to meet these payments.

I am eager to avoid foreclosure and hope that we can reach an agreement on this plan. Please let me know if you require any additional information or if you have a specific form you would like me to sign to finalize this arrangement.

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

Sincerely,

[Your Signature]

[Your Printed Name]