

[Date]

[Borrower Name]
[Property Address]
[City, State, Zip Code]
[Loan Number]

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

Subject: Mortgage Forbearance Request - Flood Damage Hardship

Dear [Contact Name or Mortgage Servicer],

I am writing to formally request a mortgage forbearance agreement regarding the property located at [Property Address]. My home recently sustained significant damage due to severe flooding that occurred on [Date of Flood].

Due to the extent of the flood damage, I am facing immediate financial hardship. I am currently dealing with [briefly list issues, e.g., displacement from the home, high repair costs, or loss of income]. As a result, I am unable to make my full monthly mortgage payments at this time.

I am requesting a forbearance period of [Number, e.g., 3 or 6] months. During this time, I intend to work with my insurance company and [mention FEMA or other relief programs if applicable] to begin repairs and stabilize my finances.

Please find attached the following documentation to support my request:

- Photos of the flood damage to the property
- A copy of the insurance claim filed
- [Optional: Any local disaster declaration documents]

I am committed to resuming my regular payment schedule as soon as my situation stabilizes. I look forward to discussing the terms of a forbearance plan, including how any suspended payments will be handled at the end of the period.

Please contact me at [Phone Number] or [Email Address] to discuss the next steps in this process.

Sincerely,

[Signature]
[Printed Name]