

[Your Name]
[Your Address]
[Your Phone Number]
[Your Email Address]
[Date]

[Mortgage Servicer Name]
[Mortgage Servicer Address]
[City, State, Zip Code]

RE: Mortgage Forbearance Request - Account Number: [Your Loan Number]

Dear Customer Service Department,

I am writing to formally request a mortgage forbearance for my property located at [Property Address] due to the recent natural disaster, [Name of Disaster, e.g., Hurricane Ian / Local Wildfires], which occurred on [Date of Disaster].

The disaster has caused a significant financial hardship for my household because:

- [Example: My place of employment is temporarily closed.]
- [Example: My home sustained significant damage and requires costly repairs.]
- [Example: I have incurred unexpected evacuation and living expenses.]

As a result of these circumstances, I am unable to make my full monthly mortgage payments at this time. I am requesting a forbearance period of [Number of Months, e.g., 3 or 6] months to allow me to stabilize my finances and address the damage to my property.

Please provide me with written confirmation of the forbearance terms, including the start and end dates, and information regarding how the missed payments will be handled at the end of the period (such as a repayment plan, deferral, or loan modification).

I look forward to your prompt response regarding this request. I can be reached at [Your Phone Number] if you require additional information or documentation.

Sincerely,

[Your Signature]
[Your Printed Name]