

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

[Date]

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

RE: Request for Mortgage Modification Following Disaster Forbearance

Account Number: [Your Loan Number]

Property Address: [Property Address]

To Whom It May Concern,

I am writing to formally request a permanent mortgage modification for my loan. As you are aware, my account was placed into a disaster-related forbearance plan on [Date Forbearance Started] due to the impacts of [Name of Disaster/Event]. My forbearance period is scheduled to end on [Date Forbearance Ends].

While my financial situation has stabilized enough to resume making monthly payments, I am unable to pay the total deferred amount in one lump sum. I am requesting a modification to resolve the delinquency created during the forbearance period and to ensure my monthly payments remain affordable.

I have enclosed the following documents for your review:

- [List Document: e.g., Request for Mortgage Assistance (RMA) Form]
- [List Document: e.g., Proof of current income/Paystubs]
- [List Document: e.g., Most recent tax returns]

Please review my account to determine which modification options I am eligible for, such as a term extension, interest rate reduction, or a partial claim/deferral of the past-due balance to the end of the loan term.

I look forward to hearing from you regarding the next steps in this process. Please contact me at [Your Phone Number] if you require any additional information.

Sincerely,

[Your Signature]

[Your Printed Name]