

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

[Date]

[Lender Name]
[Loss Mitigation Department]
[Lender Address]

RE: Mortgage Repayment Offer for Account Number: [Your Account Number]

To Whom It May Concern,

I am writing this letter to formally request a repayment plan regarding the past-due balance on my mortgage account. Due to [briefly state reason, e.g., temporary illness/unemployment], I have fallen behind on my payments. However, my financial situation has now stabilized, and I am committed to bringing my account current.

As of [Date], my records indicate a total arrearage of \$[Total Amount Overdue].

I would like to propose the following repayment schedule:

- **Monthly Mortgage Payment:** \$[Regular Monthly Amount]
- **Additional Repayment Amount:** \$[Extra Amount per Month]
- **Total Proposed Monthly Payment:** \$[Total Monthly Sum]
- **Duration:** [Number of Months] months until the arrearage is paid in full.

I intend to make the first combined payment on [Start Date]. Attached you will find [mention any documentation, e.g., proof of income/paystubs] to demonstrate my ability to meet these terms.

I am eager to resolve this matter and look forward to your written approval of this plan. Please contact me if you require further information or wish to discuss alternative terms.

Sincerely,

[Your Signature]

[Your Printed Name]