

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

[Date]

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

RE: Mortgage Reinstatement Repayment Plan Request

Account Number: [Your Loan Number]
Property Address: [Your Property Address]

To Whom It May Concern,

I am writing to formally request a repayment plan to reinstate my mortgage account, which is currently in arrears. Due to [briefly state reason for hardship, e.g., temporary illness, unemployment, or unexpected expenses], I fell behind on my monthly payments. My financial situation has since stabilized, and I am committed to bringing the loan current.

According to my records, the total past-due amount is \$[Total Amount Owed]. I am proposing the following repayment schedule to resolve this delinquency:

- **Current Monthly Mortgage Payment:** \$[Amount]
- **Additional Repayment Amount:** \$[Amount]
- **Total Monthly Payment under Plan:** \$[Total combined amount]
- **Plan Duration:** [Number of months, e.g., 6 months] starting on [Start Date]

By the end of this period, the total delinquency will be paid in full, and I will resume my regular monthly payments. I have enclosed [mention any supporting documents, such as pay stubs or a financial statement] to demonstrate my ability to meet these increased payments.

Please let me know if this proposal is acceptable or if there are alternative loss mitigation options available to me. I look forward to your written confirmation of this plan.

Sincerely,

[Your Signature]

[Your Printed Name]