

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

[Date]

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

**RE: Short-Term Repayment Plan Request**

**Mortgage Account Number:** [Your Account Number]

To Whom It May Concern,

I am writing to formally request a short-term repayment plan for my mortgage account. Due to [briefly state reason, e.g., temporary illness, job transition, or unexpected emergency], I have fallen behind on my payments by [Number] months, totaling [Total Amount Overdue].

My financial situation has now stabilized, and I am committed to bringing my account current. I propose the following repayment schedule over the next [Number of Months, e.g., 6 months]:

- **Regular Monthly Payment:** \$[Amount]
- **Additional Monthly Contribution:** \$[Amount]
- **Total Monthly Payment under Plan:** \$[Total Amount]
- **Start Date:** [Date]
- **End Date:** [Date]

By following this plan, my mortgage will be fully reinstated by [Date]. I have attached [Pay stubs / Bank statements / Hardship documentation] to demonstrate my ability to meet these increased payments.

Please review this proposal and provide written confirmation if it is acceptable. I am eager to resolve this delinquency and maintain my homeownership. Thank you for your time and assistance.

Sincerely,

[Your Signature]

[Your Printed Name]