[Borrower Name]

[Property Address]

[Loan Number]

[Date]

To Whom It May Concern,

I am writing to request a temporary forbearance on my mortgage payments due to financial hardship. The circumstances I am currently facing have made it difficult to maintain my regular mortgage obligations. I respectfully request that you allow me to temporarily suspend or reduce my monthly payments while I work toward regaining financial stability.

Reason for Hardship:

[Example: In August 2025, unexpected medical expenses and reduced income created financial strain that has left me unable to make full mortgage payments.]

Proposed Plan:

I am requesting a forbearance period of \_\_\_\_ months. During this time, I would appreciate either a full suspension of payments or a reduced payment plan. I understand that at the end of the forbearance period, I will work with you to establish a repayment plan or modification option for the missed payments.

Supporting Documentation:

I have enclosed copies of my pay stubs, medical bills, and bank statements to demonstrate the financial hardship I am experiencing.

Thank you for considering my request for mortgage forbearance. I look forward to your response and guidance on the next steps.

Sincerely,

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

[Borrower Signature]

[Borrower Name]