

## ■ The Real Estate Professor – Office Hours Resource Series

# Sample Forbearance Request Letter – Prepared by The Real Estate Professor

This resource has been prepared by The Real Estate Professor to help guide homeowners through common mortgage challenges. Please use it as an educational tool and customize it with your own information before submitting anything to your lender or servicer.

### ***How to Use This Resource:***

- Review the sample/template on the following page(s).
- Replace all placeholder text (names, loan #, property address, etc.) with your personal details.
- Attach supporting documents (pay stubs, hardship proof, etc.) as required.
- Always submit directly to your loan servicer.

TikTok: @thereprofessor

The Real Estate Professor is a licensed California Real Estate Broker and Mortgage Loan Officer.  
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Disclaimer: This document is provided for educational purposes only. It must be customized by the borrower and submitted directly to their loan servicer. The Real Estate Professor, Homes & Loans 4U, or Hoot Home Loans are not responsible for outcomes of individual cases. This is not a solicitation of business if you are currently working with a licensed real estate professional.

[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,

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[Borrower Signature]  
[Borrower Name]