

[Borrower's Name]

[Borrower's Address]

[Lender's Name]

[Lender's Address]

Re: [Loan Number]

[Today's Date]

To Whom It May Concern:

I am writing this letter to explain the circumstances that have caused me to become delinquent on my mortgage payments. I would like you to consider restructuring my loan so that I will be able to keep my home.

The reasons I have fallen behind in my mortgage payments include the following (checking all that apply):

- ☐ Loss of job by ☐ myself or ☐ my spouse or partner as of ____[date]____
(specify status of current employment and projected date of re-employment or replacement income)
- ☐ Other loss of income: _____
(specify nature and amount of income, date it stopped and why)
- ☐ Illness or disability of ☐ myself or ☐ my spouse / partner or ☐ child or other family member
(specify name of person, relationship to debtor, date of illness or disability and impact on income)
- ☐ Death of a spouse, partner or other family member (name and relationship): _____
(specify name of decedent, relationship to debtor, date of death and impact on income)
- ☐ Emergency expenses/ repairs in connection with our home: _____
(specify nature of repairs made, costs, and any additional repairs projected for next three months relationship to debtor, date of death and impact on income)
- ☐ Emergency vehicle expenses or repairs: _____
(specify nature, date and cost of repairs)

[] Divorce or separation
(specify date of divorce or separation, and impact on income)

[] Other reason: _____
(specify circumstances, impact on ability to pay mortgage, and projected date for resuming payments)

Additional information pertinent to my mortgage payments and/or my failure to make mortgage payments in the past:

Because of the above facts, at this time I cannot afford to pay the amount of past due payments on my mortgage loan.

However, my situation has improved and I am now able to make mortgage payments going forward because (describe change in circumstances, amount of monthly mortgage payment the Debtor can now afford to make, and source of those payments):

I request that you restructure my mortgage loan such that I will be able to become current, afford the monthly payment going forward, and keep my house.

I have a filed a bankruptcy case (ch ____ # ____) and attorney [name of attorney] is representing me in that case. My attorney and I believe that restructuring my mortgage loan is more feasible now that I am in a bankruptcy case. You can reach my attorney to discuss this at [attorney's contact info].

Sincerely,

[Borrower's signature]

[with name printed below]

[cc: Debtor's attorney]