

Jane Doe
Loss Mitigation Specialist
XYZ Mortgage Co.
123 Anywhere Street
New York, NY 11111

RE: Fred & Wilma Flintstone
100 Bedrock Lane
Bedrock, NJ 22222
Account number: 123456789

May 28, 2007

Dear Ms. Doe,

Please accept this letter as part of our formal request for assistance with a forbearance plan. You need to know that we love our home and want to keep our home. We also fully understand that XYZ Company has invested in us to make our homeownership possible. We do not want to let you down. Unfortunately, as this letter will explain, hard times have affected our family and now that we see a path to getting back on track, we are faced with foreclosure. Please read this letter so you can know what our position is and why we won't let you down if you give us another chance.

We fell behind on our mortgage payments because my husband Fred was laid off at his job of five years at the Rock Quarry. He was let go five months ago because the Rock Quarry business is not doing well and the plant has since closed down. He has looked for work every day and has recently been offered a job that starts next week. The job is with a company called Cement Tires, Inc. and Fred will begin working part time for the first 90 days and once he passes the apprentice program then he will be back to working full time.

This is our financial situation now. We have saved \$3,000 for the mortgage payment as of last month. This was the money that you returned to us. We wanted to use this money as part of a plan to get caught up but our truck broke down three weeks ago. Fred needed a reliable truck to get the new job at Cement Tire, Inc. so we invested \$2,000 of it as a down payment on a truck at Mr. Slate's Auto Sales. We still have the \$1,000 but we also have a payment on the truck of \$350 per month. You will see from our budget that we can only afford a mortgage payment of \$750 per month now. We know the mortgage payment is \$1,500 and we are behind with you. All we can afford right now is \$750 per month and that is why we are asking for a forbearance plan.

We have enclosed our financial information along with this letter. If we can have a forbearance plan of \$750 per month for the next ten months then we can pay \$1,750 per month beginning in eleven months to cover the regular payment plus arrearage. You can see from the budget attached that we have reduced our expenses to the bare minimum and we want to keep our house. Please put yourself in our position and consider our request. We will not let you down.

Sincerely,
Fred & Wilma Flintstone