To **<your mortgage lender>**

I’m writing to you about my mortgage, which I’ve held with your company since **<date your mortgage started>**. My account number is **<your account number>**.

I have recently had difficulty making payments towards my mortgage. I’ve experienced financial difficulties because **<explain why you could not pay>**.

I'm taking steps to improve my situation, including **<example: applying for benefits / actively seeking work / getting debt advice>**.

I want to work with you to resolve this situation, and I’d like to meet as soon as possible to discuss payment options. Please contact me to arrange a meeting.

Thank you

**<your name>  
<your phone number>  
<your email address>**