Template letter

Your Name  
Your Address

Date

Financial institution name  
Their Address

**Request to negotiate mortgage payment waiver or reduction due to COVID-19**

Dear [Sir/Madam]

[I am/We are] contacting you about my/our [weekly/fortnightly/monthly] mortgage repayments for [property address].

[My/Our] financial circumstances have changed significantly due to COVID-19 because of [include details of lost employment, reduced work hours, and/or tenant request for rental reduction or waiver, and reasons for income reduction]. My/Our household income per week is now [outline what your income is and include any Government payments received].

Please find attached documentation outlining [my/our] previous and current financial situation.

Because of this, [I/we] would like to discuss the possibility of reducing or waiving our mortgage repayments to [$xxx] for the next [month/fortnight].

[We/I] look forward to discussing this matter further with you.

Kind Regards,

Your Name and Signature  
Your Phone Number  
Your Email Address