[Your Full Name]:

[Your Mailing Address]:

[Your City, State, ZIP Code]:

[Your Email Address]:

Loan Number: [Your Mortgage Loan Number]:

[Today’s Date]:

**Subject: CARES Act Request for 180-day Mortgage Forbearance due to COVID-19**

[Mortgage Servicer Name]:

[Mortgage Servicer Mailing Address]:

[Mortgage Servicer City, State, ZIP Code]:

**Via FAX to:** [Mortgage Servicer FAX Number]:

**Via Email to:** [Mortgage Servicer Email Address]:

Your company is the servicer of my federally backed mortgage loan. I have been negatively impacted by the COVID-19 emergency and request forbearance on my mortgage loan for a period of 180 days.

I understand that during the forbearance period, I may not be charged fees, penalties or interest beyond what I would have been charged had I continued to make all of my mortgage loan payments on time and in full. I also understand that I may shorten the forbearance period at any time and that, at the end of this forbearance period, I may request an additional forbearance period of up to 180 days. Please credit any payments that I may make during the forbearance period to the principle sum of the loan only. Finally, I understand that Fannie Mae, Freddie Mac, and federal agencies have directed mortgage companies to work with borrowers who request forbearance under the CARES Act on repayment options. Therefore, I specifically request that you (1) do not make the payments I delay under the CARES Act due as a lump sum either at the end of the forbearance period or at the end of the loan period, and (2) do not increase my mortgage payments after the forbearance period.

Please confirm that you have received my request for forbearance by mail and email. If you believe that my mortgage loan is not subject to the CARES Act, please tell me why and let me know if you offer other forbearance options during the COVID-19 emergency. I appreciate your help during this difficult time.

Sincerely,

[Sign here]: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

[Print Your Name] :

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Don’t Send This Page

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Friend,

This page is for you!

Set a calendar reminder: Before the 180 days mentioned in the letter expires, tune up this letter and send it again with a current date – you’re entitled to two (2) periods of 180 days of forbearance!

I recommend that you send the letter via Certified Mail with Return Receipt Requested. That way you can know that they got it, even if they don’t write you back. (Also send it via FAX and Email if you can and keep the proof that you sent it.)

Keep a copy of this letter and of ALL your mortgage billing statements and proofs of payment. This will be important later in case your servicer doesn’t quite get it right. I’m guessing that with the flood of requests and the money it’s costing them, there’s going to be a whole lot of “not getting it quite right.”

Lastly, remember that you’re also protected on credit reporting during COVID-19. Your servicer should be reporting you as current and in forbearance once you’ve requested one. During COVID-19, you can get your credit reports, for free, EVERY WEEK. So, go ahead and pull all 3 now and see if there’s any errors and then check back again after you’ve sent your letter. Here’s the link: <https://www.annualcreditreport.com/requestReport/landingPage.action>

This is a confusing and kind of scary time, but you’ve got a lot of Consumer Protection laws on your side. If you think that your mortgage servicer isn’t doing the right thing or you’ve found something hinkey on your credit report, feel free to reach out to me with any questions at mike.cardoza@cardozalawcorp.com.

Hang in there!

Mike

[www.cardozalawcorp.com](http://www.cardozalawcorp.com)