

[Your Name]  
[Your Address]  
[City, Province, Postal Code]  
[Email Address]  
[Phone Number]  
[Date]

[Mortgage Lender's Name]  
[Mortgage Lender's Address]  
[City, Province, Postal Code]

Subject: Demand for Payment of Mortgage Arrears

Dear [Lender's Name or Mortgage Department],

I am writing to formally address the arrears on my mortgage account, [Your Account Number], associated with the property located at [Property Address]. As of [Date], my account shows an outstanding amount of [Total Arrears Amount].

As per our mortgage agreement, I understand my obligation to make monthly payments. However, due to [briefly explain reason for arrears, e.g., financial difficulties, unexpected expenses], I have fallen behind. I have made every effort to rectify this situation and am committed to resolving this matter.

I kindly request that you accept a payment plan of [Proposed Payment Plan, e.g., \$X per month] to bring my account current. Alternatively, I would appreciate any assistance or options you can provide to help me in settling my account.

Please respond by [Specific Date], to confirm your agreement to the proposed plan or to discuss any alternatives. I value my relationship with [Lender's Name] and am eager to find a solution.

Thank you for your attention to this matter, and I look forward to your prompt response.

Sincerely,

[Your Signature (if sending by mail)]  
[Your Printed Name]  
[Your Mortgage Account Number]