



**Dear Friends,**

In light of the COVID-19 pandemic, too many folks in our country are facing severe personal, medical and financial hardship. The template letters below are intended to help those who have been financially impacted by COVID-19 to request deferral of payments, from mortgage lenders, credit card issuers, auto lenders, and landlords.

**In order, the attached letters are for:**

- a. Deferment of mortgage payments.
- b. Deferment of auto loan or lease payments.
- c. Deferment of credit card payments.
- d. Deferment of residential lease.

Please use these letters ethically. If you don't require deferral of payments, we kindly ask that you avoid making such a request. Please note that most creditors will request proof of hardship, so it's good if you're able to document anything you state in your letter.

Also, note that many creditors have already begun announcing their own payment deferral plans. We suggest contacting your creditors, and inquire as to whether they've implemented such programs, and what the enrollment process is.

It is also worth understanding that, in the absence of local, state or federal legislation (which might happen, given recent discussions), creditors and landlords are not necessarily obligated to grant your request for deferral. However, it never hurts to ask.

**A few other things to keep in mind regarding the letters below:**

1. Any field in parentheses (), is meant for you to fill in your own information, without parentheses. For example, if a letter says (Full Name), in the letter you send, write your full name without parentheses.

2. If you can afford to do so, we suggest sending these letters by certified mail. This often increases the chances of receiving a response. Also, you'll have peace of mind, knowing that your letter was indeed received.
3. If you're not sure where to send the letter, check your monthly billing statement for your creditor, or visit their website. In most cases, contacting the address listed for billing should work well.
4. When you describe your personal hardship, the more details you share, the better. Template letters for financial relief work best when they also tell your story. Focus on being factual but also helping the reader understand what you're experiencing.
5. Please physically sign the letter before sending. For whatever reason, folks seem to see better results by doing so.

Please contact an attorney if you have questions about your legal options. Nothing in these letters should be treated as legal advice, and our firm does not enter into any attorney-client relationship with you, through your use of these letters.

If you need guidance regarding credit scores and reporting, including addressing negative items on credit reports, ending debt collector harassment, and improving your credit score, we're honored to help. If you're seeking advice regarding debt settlement, student loans, bankruptcy, or landlord-tenant issues, we're happy to share our thoughts, and refer you to professionals we trust.

For further assistance, please visit [www.tieronecredit.com](http://www.tieronecredit.com) and [click here](#) book a free consultation. You may also call our office at 844-684-3766 or email [shiva@tieronecredit.com](mailto:shiva@tieronecredit.com) .

Warm Regards,

Shiva Bhaskar, Esq.  
Managing Attorney - Tier One Credit ([www.tieronecredit.com](http://www.tieronecredit.com))

"Better Credit, Better Living"

(Full Name)  
(Street Address)  
(City, State, Zip Code)  
(Best Telephone Number)  
(Email Address)

**March 19, 2020** (please change if sending on a different date)

(Name of Mortgage Servicer)  
(Mortgage Servicer's Street Address or PO Box)  
(Mortgage Company's City, State & Zip Code)

Sent via USPS Certified Mail

**Re: Request For Accommodation Due To COVID-19 Pandemic**  
**Account Number: [insert loan or account number here]**

Hello,

I am the owner of: *(Street Address, Unit # (if applicable), City, State, Zip Code)*. As you probably know, on March 13, 2020, President Trump [declared](#) a national emergency, due to the spread of COVID-19 (Coronavirus) throughout our nation.

[According to](#) the Center for Disease Control, as of March 19, 2020, over 10,000 COVID-19 cases have been diagnosed in the United States, with more than 150 deaths reported.

COVID-19 cases have appeared in every single state. As part of efforts to limit the spread of COVID-19, in many states, private business operations and public gatherings have been severely restricted. Schools, universities and many government offices have been closed.

All of this is having a tremendous economic impact. Jobless claims are [rising rapidly](#), as layoffs rise and incomes collapse.

I've been personally affected by these events. I am facing considerable loss of income, and a severe lack of financial security, due to the economic challenges created by the COVID-19 pandemic.

*(Include at least 2 to 3 sentences detailing the financial hardships you are facing. The more specific and personal you can be in your description, the better. Please remember to be both factual and truthful. Lenders do ask for proof of your claims, so please be prepared to provide that. Examples of hardship include: reduced hours at work, the loss of employment, reduced income if you're a business owner or freelancer, increased childcare expenses, healthcare costs associated with COVID-19 treatment, and reduced value of your retirement savings, due to the drop in stock indexes).*

Unfortunately, this has made it difficult for me to make my minimum monthly mortgage payments on time. My next payment is due on *(insert upcoming payment due date)*.

Please let me know if you will temporarily waive late fees, and accept reduced (partial) payments of my mortgage, for the next 90 days (beginning on: *insert upcoming payment due date*). I fully understand that your agreeing to this request does not waive your legal rights or remedies, and does not permanently alter any agreement(s) I signed with your firm, or your predecessor(s) in interest.

Please understand that I hope to make up any deferred payments, after this 90 day period has passed (or sooner if possible), and bring my account current. I am only asking for temporary accommodation, not a change to our original agreement.

Please also avoid any negative credit reporting remarks during this time. If you wish to report no payment history for these months, as compared to having paid on time, I believe that is compliant with your obligations under the Fair Credit Reporting Act (FCRA).

I hope to improve my financial situation in the coming months, and get my payments back on track. I respectfully request that you not commence any default or foreclosure actions during this 90 day period. I also ask that you not count these deferred payments towards my mortgage being treated as in default.

Thank you for your assistance. I greatly appreciate your time and consideration. I wish you and your colleagues continued success during this difficult time.

If you wish to discuss this matter further, please feel free to give me a call at (*insert phone number*), or email me at (*insert email address*).

Sincerely,

(Your Signature)

(Your Full Name)

(Date Signed)

(Full Name)  
(Street Address)  
(City, State, Zip Code)  
(Best Telephone Number)  
(Email Address)

**March 19, 2020** (please change if sending on a different date)

(Name of Auto Lender or Lessor)  
(Lender's/Lessor's Street Address or PO BOX)  
(Lender's City, State & Zip Code)

Sent via USPS Certified Mail

**Re: Request For Accommodation Due To COVID-19 Pandemic**  
**Account Number: [Insert loan or account number here]**

Hello,

I'm the borrower for the account listed above, associated with my (*insert year, make and model of vehicle*). As you may know, on March 13, 2020, President Trump [declared](#) a national emergency, due to the spread of COVID-19 (Coronavirus) throughout our nation.

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COVID-19 cases have appeared in every single state. As part of efforts to limit the spread of COVID-19, in many states, private business operations and public gatherings have been severely restricted. Schools, universities and many government offices have been closed.

All of this is having a tremendous economic impact on tens of millions of Americans. Jobless claims are [rising rapidly](#), as layoffs rise and incomes fall.

I've been personally affected by these events. I am facing considerable loss of income, and a severe lack of financial security, due to the economic challenges created by the COVID-19 pandemic.

*(Include at least 2 to 3 sentences detailing the financial hardships you are facing. The more specific and personal you can be in your description, the better. Please remember to be both factual and truthful. Lenders do sometimes ask for proof of your claims, so please be prepared to provide such proof. Examples of hardship include: reduced hours at work, the loss of employment, reduced income if you're a business owner or freelancer, increased childcare expenses, healthcare costs associated with COVID-19 treatment, and reduced value of your retirement savings, due to the drop in stock indexes).*

Unfortunately, this has made it difficult for me to make my minimum monthly car payments on time. My next payment is due on *(insert upcoming payment due date)*.

Please let me know if you will temporarily waive late fees, and accept partial payments of my *(loan or lease, choose one)*, for the next 90 days (beginning on: *insert upcoming payment due date*). I fully understand that your agreeing to this request does not waive your any of your legal rights or remedies, and does not permanently alter any agreement(s) I signed with your firm, or your predecessor(s) in interest.

Please understand that I hope to make up any deferred payments, after this 90-day period has passed (or sooner if possible), and bring my account current. I am only asking for temporary accommodation, not a change in our original agreement.

Please also avoid any negative credit reporting remarks during this time. If you wish to report no payment history for these months, as compared to having paid on time, I have reason to believe that is perfectly compliant with the Fair Credit Reporting Act (FCRA).

I hope to improve my financial situation in the coming months, and get my payments back on track. I respectfully request that you not commence any default or repossession actions during this 90-day period. I also ask that you not count these deferred payments towards my loan being treated as in default.

Thank you for your assistance. I greatly appreciate your time and consideration. I wish you and your colleagues continued success during this difficult time.

If you wish to discuss this matter further, please feel free to give me a call at (*insert phone number*), or email me at (*insert email address*).

Sincerely,

(Your Signature)

(Your Full Name)

(Date Signed)



(Full Name)  
(Street Address)  
(City, State, Zip Code)  
(Best Telephone Number)  
(Email Address)

**March 19, 2020** (please change if sending on a different date)

(Name of Credit Card Issuer)  
(Credit Card Issuer's Street Address or PO BOX)  
(Credit Card Issuer's City, State & Zip Code)

Sent via USPS Certified Mail

**Re: Request For Accommodation Due To COVID-19 Pandemic**  
**Account Number: [Insert account number here]**

Hello,

I'm the holder of a credit card with (*insert name of card issuer*), with the account number listed above. As you may know, on March 13, 2020, President Trump [declared](#) a national emergency, due to the spread of COVID-19 (Coronavirus) throughout our nation.

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*(Include at least 2 to 3 sentences detailing the financial hardships you are facing. The more specific and personal you can be in your description, the better. Please remember to be both factual and truthful. Lenders do sometimes ask for proof of your claims, so please be prepared to provide such proof. Examples of hardship include: reduced hours at work, the loss of employment, reduced income if you're a business owner or freelancer, increased childcare expenses, healthcare costs associated with COVID-19 treatment, and reduced value of your retirement savings, due to the drop in stock indexes).*

Unfortunately, this has made it difficult for me to make my minimum monthly payments on time. My next payment is due on *(insert upcoming payment due date)*.

Please let me know if you will temporarily waive late fees, and accept partial payments on this account, for the next 90 days (beginning on: *insert upcoming payment due date*). I fully understand that your agreeing to this request does not waive your any of your legal rights or remedies, and does not permanently alter any agreement(s) I signed with your firm, or your predecessor(s) in interest.

Please understand that I hope to make up any deferred payments, after this 90 day period has passed (or sooner if possible), and bring my account current. I am only asking for temporary accommodation, not a change in our original agreement.

Please also avoid any negative credit reporting remarks during this time. If you wish to report no payment history for these months, as compared to having paid on time, I have reason to believe that is perfectly compliant with the Fair Credit Reporting Act (FCRA).

I hope to improve my financial situation in the coming months, and get my payments back on track. I respectfully request that you not commence any default actions during this 90-day period. I also ask that you not count these deferred payments towards considering my account being put into default/charged off status.

Thank you for your assistance. I greatly appreciate your time and consideration. I wish you and your colleagues continued success during this difficult time.

If you wish to discuss this matter further, please feel free to give me a call at (*insert phone number*), or email me at (*insert email address*).

Sincerely,

(Your Signature)

(Your Full Name)

(Date Signed)

(Full Name)  
(Street Address)  
(City, State, Zip Code)  
(Best Telephone Number)  
(Email Address)

**March 19, 2020** (please change if sending on a different date)

(Name of Landlord or Management Company)  
(Landlord/Management Company's Street Address or PO BOX)  
(Management Company's City, State & Zip Code)

Sent via USPS Certified Mail

**Re: Request For Accommodation Due To COVID-19 Pandemic**

Hello,

I'm a resident of (*street address, including unit number*). As you may know, on March 13, 2020, President Trump [declared](#) a national emergency, due to the spread of COVID-19 (Coronavirus) throughout our nation.

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*(Include at least 2 to 3 sentences detailing the financial hardships you are facing. The more specific and personal you can be in your description, the better. Please remember to be both factual and truthful. Lenders do sometimes ask for proof of your claims, so please be prepared to provide such proof. Examples of hardship include: reduced hours at work, the loss of employment, reduced income if you're a business owner or freelancer, increased childcare expenses, healthcare costs associated with COVID-19 treatment, and reduced value of your retirement savings, due to the drop in stock indexes).*

Unfortunately, this has made it difficult for me to pay my rent on time. My next payment is due on *(insert upcoming payment due date)*.

Please let me know if you will temporarily waive late fees, and accept partial payment of my rent, for the next 90 days (beginning on: *insert upcoming payment due date*). I fully understand that your agreeing to this request does not waive any of your legal rights or remedies, and does not permanently alter any agreement(s) I signed with you or your company.

Please understand that I hope to make up any deferred payments, after this 90-day period has passed (or sooner if possible), and bring my lease current. I am only asking for temporary accommodation, not a change in our original agreement.

Please also note that I'm keeping a close eye on ever-changing local, state and national regulations regarding the payment of rent, and procedures in the event of non-payment. I will seek legal counsel if needed, though I do wish to resolve this matter amicably.

I hope to improve my financial situation in the coming months, and get my payments back on track. I respectfully request that you not commence any eviction proceedings during this 90-day period. I also ask that you not count these deferred payments towards my lease being treated as in default.

Thank you for your assistance. I greatly appreciate your time and consideration. I wish you and your colleagues continued success during this difficult time.

If you wish to discuss this matter further, please feel free to give me a call at (*insert phone number*), or email me at (*insert email address*).

Sincerely,

(Your Signature)

(Your Full Name)