

March 23, 2020

[Name of Mortgage Representative]

[Name of Bank]

RE: Forbearance Account # XXXXX

I am requesting a 90-day forbearance for the following reasons related to the 2020 nationwide COVID-19 pandemic:

1 – Sacramento is under a “stay home” order that was issued by the Governor of California on March 9, 2020. My tenants, who mostly live paycheck to paycheck, are not able to go to work. Several are applying for unemployment.

I am anticipating, as I experienced in 2008 during the recession, that most of my tenants will not pay rent as they are awaiting some form of governmental assistance.

2 – Sacramento has a moratorium on evictions so I’m unable to use the court system to remove my current tenants. <https://caanet.org/sacramento-passes-emergency-eviction-moratorium-in-response-to-covid-19/>

3 – [List your reasons and provide factual details that back up your claim]

So, I am anticipating a significant reduction in income that I will not be able to cure through the traditional eviction process. Therefore, your assistance will be greatly appreciated.

Thank you in advance for your cooperation.

[Your Name]