

Request for Loan Modification

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I am writing to formally request a modification of my current loan, account number [Your Account Number]. Due to [brief explanation of your financial hardship, e.g., job loss, medical emergency], I am struggling to meet my mortgage payment obligations.

As you can see, my current financial situation makes it difficult for me to afford the current payment terms. Therefore, I am seeking your assistance in modifying my loan to make my payments more manageable.

I would appreciate it if you could provide me with options for a loan modification, such as reduced interest rates, extended repayment terms, or any other alternatives that may be available.

Thank you for your consideration of my request. I look forward to your prompt response.

Sincerely,

[Your Name]