

Foreclosure Defense Notice

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Your Email Address]

[Your Phone Number]

To: [Lender's Name]

[Lender's Address]

[City, State, ZIP Code]

Subject: Request for Loan Modification

Dear [Lender's Name],

I am writing to formally request a loan modification for my mortgage account number [Insert Account Number]. Due to [explain your situation or hardship briefly, e.g., job loss, medical emergencies], I am currently facing financial difficulties which have made it challenging to keep up with my mortgage payments.

I believe that a loan modification would allow me to maintain my home and fulfill my obligations to [Lender's Name]. I am specifically requesting [mention the type of modification you are seeking, e.g., reduced interest rate, extended loan term].

Please find attached the necessary documents supporting my request, including [list the documents, e.g., income verification, financial hardship letters]. I am hopeful that we can work together to reach a resolution that helps both parties.

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

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]