

Mortgage Loan Modification Request

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 or Loan Officer],

I am writing to formally request a modification of my mortgage loan due to a recent job loss that has significantly impacted my financial situation. My account number is [Account Number].

As of [Date of Job Loss], I have been unemployed and am actively seeking new employment. Despite my efforts, my current financial situation does not allow me to meet my existing mortgage obligations. I am committed to keeping my home and am seeking your assistance with modifying the terms of my loan.

To provide you with an overview of my situation:

- Current monthly payment: [Current Monthly Payment]
- New income: [New Monthly Income or indicate "N/A"]
- Other financial obligations: [List other obligations]

I believe that adjusting the terms of my loan could allow me to remain current in my payments while I transition to stable employment. I kindly request your consideration for a temporary reduction in my monthly payment, a possible interest rate reduction, or other options available under your loan modification programs.

Attached are my financial documents, including my last two pay stubs, bank statements, and a letter of termination from my employer, which validate my current financial challenges.

Thank you for considering my request. I am hopeful for a positive response and look forward to discussing potential options with you. Please feel free to reach out to me at any time via the contact information provided above.

Sincerely,

[Your Name]