

Mortgage Loan Modification Request

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Your Email Address]

[Your Phone Number]

[Lender's Name]

[Lender's Address]

[City, State, ZIP Code]

Dear [Lender's Name],

I hope this letter finds you well. I am writing to formally request a modification of my mortgage loan due to recent financial hardship that has affected my ability to meet my current payment obligations.

My loan account number is [Loan Account Number]. Unfortunately, [briefly explain your financial hardship, e.g., job loss, medical expenses]. This situation has significantly impacted my financial stability and my ability to continue making my mortgage payments.

To prevent foreclosure and ensure that I stay in my home, I kindly request a modification of the terms of my mortgage. I am hoping we can discuss options such as lowering the monthly payment, extending the loan term, or any other solutions available.

I am committed to resolving this situation and am eager to work with you to find a solution. Please find attached my financial statements and any other documents that may assist you in reviewing my request.

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

Sincerely,

[Your Name]