

Request for Mortgage Loan Modification

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 [Loan Officer's Name],

I am writing to formally request a modification of my mortgage loan to reduce the current interest rate. My loan number is [Your Loan Number].

Due to [briefly explain your financial situation, e.g., loss of income, unexpected expenses], I am finding it increasingly difficult to meet my current mortgage obligations. A reduction in my interest rate would provide me with the necessary relief to continue making my payments in a timely manner.

Attached are my financial documents, including [list any attached documents, e.g., income statements, bank statements] that demonstrate my current financial situation.

I appreciate your understanding and prompt attention to this matter. I look forward to your response and hope we can find a resolution that will allow me to keep my home.

Thank you for considering my request.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]