

Mortgage Loan Modification Request

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]

[Lender's Name]
[Lender's Address]
[City, State, Zip Code]

Dear [Lender's Name],

I am writing to formally request a modification of my mortgage loan due to unexpected medical expenses that have significantly impacted my financial situation. My loan account number is [Loan Number].

Due to recent medical emergencies, I have incurred substantial costs that have hindered my ability to make my current mortgage payments. The situation has placed an overwhelming burden on my finances, and I am seeking your assistance in this matter.

I kindly request that you review my situation and consider modifying my loan terms to make them more manageable. I believe that a loan modification could include a reduction in my interest rate, an extension of my loan term, or a temporary forbearance, which would greatly assist me during this difficult time.

I have attached relevant documentation, including medical bills and statements, to provide insight into my circumstances. I am committed to maintaining my mortgage payments moving forward and appreciate any assistance you can provide to facilitate this process.

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

Sincerely,

[Your Name]