

# 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 hope this letter finds you well. I am writing to formally request a modification of my mortgage loan due to financial hardship. My account number is [Your Account Number].

Due to [briefly explain your circumstances, e.g., job loss, medical expenses], I am currently facing difficulties in making my monthly mortgage payments. As a result, I am seeking a modification that would allow for reduced monthly payments to make my financial situation more manageable.

Thank you for your consideration of my request. I appreciate your understanding and assistance during this challenging time. I look forward to your prompt response.

Sincerely,

[Your Name]