

Mortgage Loan Modification Request

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

Date: [Current 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 fluctuations in my self-employed income. My loan account number is [Loan Account Number].

As a self-employed individual, my income can vary significantly from month to month. Recently, I have experienced a decline in revenue, which has made it increasingly difficult for me to meet my mortgage payments. To provide some context, my income over the past few months has been as follows:

- [Month 1]: \$[Amount]
- [Month 2]: \$[Amount]
- [Month 3]: \$[Amount]

In light of these circumstances, I kindly ask you to consider my request for a mortgage loan modification. I believe that a modification will enable me to manage my payments more effectively during this challenging time and avoid potential default on my mortgage.

I am committed to fulfilling my obligations and would greatly appreciate your assistance in this matter. Please let me know if you require any additional documentation or information to process my request.

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

Sincerely,

[Your Name]