

Mortgage Loan Modification Request

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Subject: Request for Mortgage Loan Modification Due to Temporary Income Reduction

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 a temporary reduction in my income. My mortgage account number is [Account Number].

Due to [briefly explain the reason for income reduction, e.g., job loss, medical issues], I am facing financial difficulties that have impacted my ability to make my regular mortgage payments. I am committed to continuing my payments and maintaining my home, but I require some relief as I navigate this challenging period.

I would like to request a temporary modification of my loan terms, including [specific requests such as reduced monthly payments, a temporary forbearance, etc.]. I believe this would help me regain my financial stability.

Thank you for considering my request. I am hopeful we can work together to find a solution that allows me to keep my home. Please feel free to contact me at [Your Phone Number] or [Your Email Address] for further discussions.

Sincerely,

[Your Name]