

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]

Subject: Request for Loan Modification

Dear [Lender's Name],

I hope this letter finds you well. I am writing to formally request a loan modification for my mortgage due to my recent job loss. My current circumstances have made it increasingly difficult for me to meet the mortgage payments on my property located at [Property Address].

As of [Date of Job Loss], I was laid off from my position as [Your Job Title] at [Company Name]. Despite my efforts to secure new employment, I have been unsuccessful thus far. My monthly income has significantly decreased, making it a challenge to accommodate my current mortgage payment of [Current Monthly Payment].

In light of my situation, I would like to discuss options for modifying the terms of my loan to make the payments more manageable during this difficult time. I believe that a temporary reduction in my monthly payment or an extension of the loan term would allow me to stay on track with my mortgage obligations.

Thank you for considering my request. I am hopeful that we can reach a solution that will benefit both parties. Please feel free to contact me at [Your Phone Number] or [Your Email Address] to discuss this matter further.

Sincerely,

[Your Name]