

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 for the property located at [Property Address]. As a self-employed individual, I have recently faced unforeseen challenges that have impacted my financial situation.

Due to [briefly explain your situation, such as a reduction in income, business downturn, etc.], I am struggling to meet my current mortgage payments. I am committed to repaying my loan and would like to discuss options that could allow for a more manageable payment plan.

Attached, you will find relevant documents, including my income statements, profit and loss statements, and any additional information that will help in assessing my request.

I appreciate your understanding and assistance in this matter. Please let me know a convenient time for us to discuss this further. I look forward to your prompt response.

Thank you for your attention to this important matter.

Sincerely,

[Your Name]