

# Loan Modification Request Letter

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]

Dear [Lender's Name],

I am writing to formally request a loan modification on my current mortgage loan (Account Number: [Insert Account Number]) due to a temporary financial setback. Unfortunately, I have encountered unforeseen circumstances that have impacted my ability to meet my monthly mortgage obligations.

Due to [briefly explain the reason for your financial hardship, e.g., job loss, medical expenses, divorce], I am currently facing challenges in making my payments on time. I am committed to honoring my mortgage obligations and believe that a modification will allow me to keep my home while I stabilize my financial situation.

I am requesting a modification that may include reducing the interest rate, extending the loan term, or any other options available that could lower my monthly payment. I am hopeful that we can reach an arrangement that works for both parties.

Attached are the necessary documents that outline my current financial status, including [list any relevant documents, e.g., income statements, bank statements, etc.]. I appreciate your consideration of my request, and I am eager to discuss this matter further to find a suitable solution.

Thank you for your time and understanding. I look forward to your prompt response.

Sincerely,

[Your Name]