

# Foreclosure Avoidance Request for Loan Modification

**Date:** [Insert Date]

**To:** [Lender's Name]

[Lender's Address]

[City, State, ZIP Code]

Dear [Lender's Name or Loan Officer's Name],

Subject: Request for Loan Modification to Avoid Foreclosure

I hope this letter finds you well. I am writing to formally request a modification of my mortgage loan due to unforeseen financial difficulties that have put me at risk of foreclosure. My loan details are as follows:

**Property Address:** [Your Property Address]

**Loan Number:** [Your Loan Number]

Unfortunately, [briefly explain your circumstances, e.g., job loss, medical expenses, etc.]. As a result, I am unable to meet my monthly mortgage payments. I am committed to keeping my home and would appreciate your assistance in modifying my loan to make it more manageable.

I would like to request a loan modification that includes [specific requests, e.g., reduced interest rate, extended loan term, etc.]. I believe these changes would enable me to continue making my payments and prevent foreclosure.

Attached to this letter, you will find the necessary documentation to support my request, including [list documents, e.g., financial statements, income proof, etc.]. I am hopeful for a positive response and am willing to provide any additional information required.

Thank you for considering my request. I look forward to your prompt response.

Sincerely,

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Your Phone Number]

[Your Email Address]