

# Request for Mortgage Modification

Date: [Insert Date]

To: [Lender's Name]

[Lender's Address]

[City, State, ZIP Code]

Dear [Lender's Name],

I am writing to formally request a modification of my existing mortgage loan under account number [Account Number]. Due to [brief explanation of financial hardship, e.g., job loss, medical expenses], I am seeking to refinance my mortgage to a more manageable payment structure.

My current mortgage terms are as follows:

- Loan Amount: [Current Loan Amount]
- Current Interest Rate: [Current Interest Rate]
- Monthly Payment: [Current Monthly Payment]
- Remaining Balance: [Remaining Balance]

Given my current financial circumstances, I would greatly appreciate the opportunity to discuss possible options for refinancing my mortgage. I believe this will not only aid in my financial recovery but also ensure timely payments moving forward.

I have attached documentation supporting my request, including [list of documents, e.g., income statements, hardship letter]. I am hopeful we can work together to reach a resolution.

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]