

Hardship Request for Loan Modification

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Your Email Address]

[Your Phone Number]

[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 modification of my loan due to unforeseen financial hardships that have greatly impacted my ability to make timely payments.

My loan account number is [Your Loan Account Number]. I have been experiencing [briefly describe your hardship, e.g., job loss, medical expenses]. This situation has made it extremely difficult for me to meet my current mortgage obligations.

Given these circumstances, I am requesting your assistance in modifying the terms of my loan to make my payments more manageable. I believe that a modification will help me to avoid foreclosure and allow me to regain my financial footing.

I am committed to fulfilling my obligations and would greatly appreciate any consideration you can extend to help me through this difficult time.

Thank you for your attention to this matter. I look forward to your prompt response and hope we can discuss a solution that works for both parties.

Sincerely,

[Your Name]