

Financial Hardship Notification

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

Mortgage Company Name

Company Address

City, State, Zip Code

Re: Notification of Financial Hardship - Account #[Your Account Number]

Dear [Lender's Name or "To Whom It May Concern"],

I am writing to formally notify you of my current financial hardship, which has significantly impacted my ability to make my mortgage payments on time. Due to [briefly explain your situation, e.g., job loss, medical expenses], I am facing challenges in maintaining my financial obligations.

As a result, I kindly request your assistance and understanding regarding this matter. I would appreciate the opportunity to discuss potential options available to me, such as loan modification, repayment plans, or any forbearance programs that your institution may offer.

I have been a loyal customer and highly value my home. It is my goal to resolve this situation and remain compliant with my loan terms. I have attached any necessary documentation to support my circumstances for your review.

Thank you for your attention to this matter. I am hopeful we can work together to find a solution. Please feel free to contact me at your earliest convenience.

Sincerely,

[Your Name]