

# Letter of Submission for Foreclosure Reconsideration

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email]

[Your Phone Number]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

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

I am writing to formally request a reconsideration of the foreclosure action on my property located at [Property Address]. Due to [briefly explain your circumstances, e.g., financial difficulties, medical emergencies], I have faced challenges that affected my ability to meet mortgage payments.

Since the initiation of the foreclosure process, I have taken proactive steps to address my financial situation, including [mention any relevant actions taken, such as seeking employment, cutting expenses, etc.]. I am committed to resolving this matter and would like to explore possible alternatives to foreclosure.

Please find attached the necessary documentation supporting my request, including [list documents such as income statements, hardship letters, etc.]. I kindly ask for your understanding and assistance in this difficult time.

I appreciate your prompt attention to this matter and look forward to your response. Please contact me at [Your Phone Number] or via email at [Your Email] should you require any additional information.

Thank you for considering my request.

Sincerely,

[Your Name]