Loan Modification Request

[Your Name]

[Your Address] [City, State, Zip Code] [Email Address] [Phone Number]

[Date]

[Lender's Name]

[Lender's Address] [City, State, Zip Code]

Dear [Lender's Name],

I am writing to formally request a review of my loan modification options for my mortgage account [Your Loan Number]. Due to [brief explanation of financial circumstances, e.g., job loss, medical expenses], I am currently experiencing difficulties in making my monthly payments.

I believe that a loan modification could provide me with the relief I need to stay in my home and make my payments more manageable. I am willing to provide any necessary documentation to support my request, including financial statements and proof of income.

Please let me know what steps I need to take to initiate this review process. I appreciate your attention to this matter and look forward to your prompt response.

Thank you for your understanding and assistance.

Sincerely,

[Your Name]