

Hardship Declaration for Mortgage Relief

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I am writing to formally declare my financial hardship and request relief from my mortgage obligations. Due to [briefly explain your hardship, e.g., job loss, medical emergency], I am currently experiencing significant financial strain.

As a result of this situation, I am unable to make my mortgage payments on time. I have taken the following steps to mitigate my financial situation: [list steps taken, e.g., seeking employment, budgeting, etc.]. However, despite my best efforts, I remain in need of assistance.

I kindly request that you consider my situation and allow me to [state your request, e.g., modify my loan, forbear my payments, etc.] in order to prevent further financial distress.

Thank you for your understanding and support during this difficult time. I look forward to your favorable response.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]