

Loan Modification Request

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 request assistance with a loan modification for my mortgage loan, account number [Your Account Number]. Due to [briefly explain your circumstances, e.g., loss of income, medical emergencies], I am facing financial difficulties that have made it challenging to meet my current mortgage payment obligations.

My intention is to keep my home and continue making my mortgage payments, but I need your support to adjust my loan terms to a more manageable level. I am requesting a loan modification that could potentially lower my monthly payments or adjust the interest rate.

Enclosed, please find documents supporting my request, including [list any supporting documents such as income statements, financial hardship letters, etc.]. I appreciate your prompt attention to my request and look forward to working together to find a solution.

Thank you for considering my request. I hope to hear from you soon.

Sincerely,

[Your Name]