

# Mortgage Loan Modification Application

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

## **Subject: Application for Mortgage Loan Modification**

Dear [Lender's Name],

I am writing to formally request a modification of my current mortgage loan due to [brief explanation of your situation, e.g., financial hardship, reduction in income, etc.]. My mortgage account number is [Your Account Number].

Since [date], I have encountered difficulties that have impacted my ability to make my mortgage payments, including [list any relevant reasons for your financial hardship]. I believe that modifying the terms of my mortgage will enable me to stay in my home and fulfill my obligations.

I am proposing the following modifications: [briefly outline the modifications you are seeking, e.g., lower interest rate, extended loan term, etc.]. I am hopeful that we can reach an agreement that benefits both parties.

Attached to this letter are the necessary documents supporting my application, including [list any enclosures, e.g., income statements, bank statements, etc.]. Please let me know if you require any additional information.

Thank you for considering my request. I look forward to your prompt response.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]