

Letter of Justification for Home 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 a modification to my current home loan (Account Number: [Insert Account Number]). Due to [briefly describe the circumstances: job loss, medical emergencies, etc.], my financial situation has changed significantly, making it challenging for me to continue making my current monthly payments.

Although I have made every effort to maintain my payments, the following factors have contributed to my financial hardship:

- [Detail specific reason 1]
- [Detail specific reason 2]
- [Detail specific reason 3]

In light of these circumstances, I kindly request that you consider modifying my loan terms to make them more affordable. I believe that with a reduced interest rate or adjusted payment plan, I would be able to maintain my payments and avoid defaulting on my loan.

I am committed to resolving this situation and appreciate your consideration of my request. I am willing to provide any additional documentation required to support my application for a loan modification.

Thank you for your time and understanding. I look forward to your prompt response.

Sincerely,

[Your Name]