

# Financial Hardship Declaration for Mortgage Assistance

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Your Email Address]

[Your 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 assistance with my mortgage payments. Due to [briefly explain the reason for your hardship, e.g., job loss, medical issues, reduction in income], I am currently unable to meet my mortgage obligations.

My mortgage account number is [Insert Account Number]. I have made every effort to manage my finances during this difficult time; however, I am now seeking your assistance to avoid further complications.

I kindly request your consideration for mortgage assistance options available, such as loan modification, forbearance, or any other programs that may alleviate my financial burden.

Thank you for your understanding and support during this challenging period. I look forward to your prompt response.

Sincerely,

[Your Name]