

# Application for Loan Modification

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 request a modification of my loan agreement for my mortgage, account number [Insert Account Number]. Due to [briefly explain your financial hardship--loss of income, medical expenses, etc.], I am finding it increasingly difficult to make my monthly payments.

To provide a sustainable solution, I respectfully request a review of my account for the possibility of a modification to my loan terms. I believe that modifying my loan may allow me to continue making payments and avoid foreclosure.

Please find attached the necessary documentation to support my request, including [list documents such as income statements, hardship letters, etc.]. I am hopeful for a positive response.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]