

# Foreclosure Avoidance Hardship Letter

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Subject: Request for Foreclosure Avoidance Due to Hardship

Dear [Lender's Name],

I hope this letter finds you well. I am writing to formally request your assistance in avoiding foreclosure on my home located at [Property Address]. Due to unforeseen circumstances, I am currently experiencing financial hardship that has made it challenging to keep up with my mortgage payments.

Specifically, I have faced [briefly describe your hardship, e.g., job loss, medical emergency]. This unexpected situation has significantly impacted my income and ability to sustain my monthly obligations.

In light of my situation, I am requesting a temporary forbearance or modification of my loan terms that will allow me to regain my financial footing. I believe that with some assistance, I will be able to return to making regular payments and maintain ownership of my home.

I have enclosed [mention any supporting documents, e.g., pay stubs, medical bills, termination letters, etc.] to help illustrate my current financial situation.

Thank you for considering my request. I am hopeful that we can work together to find a solution that prevents foreclosure and allows me to keep my home. I appreciate your understanding during this challenging time and look forward to your prompt response.

Sincerely,

[Your Name]