

# Loan Modification Request Letter

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Email Address]  
[Phone Number]  
[Date]

[Lender's Name]  
[Lender's Address]  
[City, State, Zip Code]

Dear [Lender's Name],

I am writing to formally request a loan modification on my mortgage for the property located at [Property Address]. Due to [brief explanation of your financial hardship], I am concerned about my ability to continue making my mortgage payments.

I believe that a loan modification may provide the necessary relief to avoid foreclosure and stabilize my financial situation. I am committed to working collaboratively with you to reach a mutually beneficial agreement.

Enclosed are the documents demonstrating my financial situation, including [list of enclosed documents, e.g., pay stubs, bank statements, hardship letter]. I kindly ask that you review my request and consider my situation.

Thank you for your attention to this matter. I hope to hear from you soon to discuss my request further.

Sincerely,

[Your Name]