

Loan Modification Application

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

Loan Servicer's Name
Loan Servicer's Address
City, State, Zip Code

Dear [Loan Servicer's Name],

I am writing to formally request a loan modification for my mortgage loan, account number [Insert Loan Number]. Due to [briefly explain your financial hardship], I am currently facing difficulties in making my monthly payments.

I believe that a loan modification could help me manage my payments more effectively. I would appreciate the opportunity to discuss possible options that could make my mortgage more affordable while allowing me to remain in my home.

Enclosed are the necessary documents that provide evidence of my current financial situation, including [list of enclosed documents, e.g. income statements, bank statements].

I would be grateful if you could review my application for a loan modification at your earliest convenience. Thank you for your understanding and consideration.

Sincerely,
[Your Name]