

Request for Adjustable Rate Mortgage Modification

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email]

[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 adjustable-rate mortgage (ARM) due to recent financial hardships. My loan number is [Insert Loan Number].

Over the past few months, I have faced unexpected challenges, including [Briefly describe your hardships, e.g., job loss, medical expenses, etc.]. As a result, I am struggling to keep up with my current mortgage payments.

I would like to explore the possibility of adjusting the terms of my mortgage to make my payments more manageable. Specifically, I am interested in [Specify the type of modification you are seeking, e.g., fixed-rate loan, lower interest rate, etc.].

I have always strived to meet my financial obligations and hope to continue doing so with your support. Please let me know the necessary steps I need to take to initiate this process.

Thank you for considering my request. I look forward to your prompt response.

Sincerely,

[Your Name]