

# Application for Mortgage Principal Reduction

[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 reduction in the principal of my mortgage loan, account number [Your Account Number]. Due to [briefly explain your circumstances, e.g., financial hardship, loss of income], I am finding it increasingly difficult to meet my mortgage obligations.

With this letter, I have included supporting documentation that outlines my current financial situation, including [list documents, e.g., income statements, financial hardship letters]. I believe that a principal reduction would greatly assist me in maintaining my home and fulfilling my loan obligations moving forward.

Thank you for considering my request. I look forward to discussing this matter with you further and hope for a positive resolution.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]