

# Hardship Statement for Principal Reduction Request

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email]

[Your Phone Number]

[Loan Servicer Name]

[Loan Servicer Address]

[City, State, Zip Code]

Dear [Loan Servicer's Name],

I am writing to formally request a principal reduction on my mortgage loan due to financial hardship. My loan number is [Insert Loan Number].

Unfortunately, I have encountered significant financial difficulties over the past [insert duration], including [briefly describe the hardships such as job loss, medical expenses, etc.]. These circumstances have made it extremely challenging for me to maintain my current mortgage payments.

As proof of my situation, I have attached documentation including [list any attached documents such as pay stubs, medical bills, etc.].

I appreciate your understanding and consideration of my request, and I am hopeful for a solution that will allow me to remain in my home. Please do not hesitate to reach out if you need any additional information.

Thank you for your time and attention to this matter.

Sincerely,

[Your Name]