

Mortgage Loan Modification Request

[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 modification of my mortgage loan, account number [Your Account Number], for the property located at [Property Address]. Due to [brief explanation of your financial situation or hardship], I am unable to keep up with my current mortgage payments.

I would like to discuss options for modifying my loan to make the payments more manageable. I believe that a loan modification can benefit both of us by allowing me to avoid foreclosure and continue to fulfill my obligation to you.

Attached are documents that outline my current financial situation, including [list any attached documents, such as income statements or budget]. I am hopeful that we can reach a mutually beneficial agreement.

Thank you for your consideration. I look forward to your prompt response.

Sincerely,

[Your Name]