

[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 request a waiver of the mortgage counseling requirement associated with my loan application for [Loan Number or Address of Property]. Due to financial hardships I have been experiencing, I am unable to fulfill this requirement at this time.

To give you a brief overview, I have been facing [describe your financial hardship, e.g., medical bills, job loss, reduced income], which has significantly impacted my financial situation. Despite my best efforts, I am unable to afford the costs associated with counseling sessions.

In light of these circumstances, I kindly ask for your consideration in waiving the mortgage counseling requirement. I am eager to continue with the mortgage process and believe that my situation warrants this exception.

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

Sincerely,

[Your Name]