

# Request for Loan 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 mortgage loan with account number [Insert Account Number]. Due to [reason for request, e.g., financial hardship, loss of income], I am seeking a more flexible payment structure that will allow me to manage my expenses effectively while continuing to meet my obligations.

Specifically, I would like to propose [briefly outline proposed terms, e.g., lower monthly payments, extended term, interest rate reduction]. I believe these adjustments will enable me to maintain my mortgage payments and avoid potential foreclosure, which I wish to prevent at all costs.

Attached are the relevant documents that detail my current financial situation, including [list any documents included, such as income statements, bank statements, etc.]. I am hopeful that we can work together to come to a satisfactory agreement.

Thank you for considering my request. I would appreciate your prompt attention to this matter and look forward to discussing this with you soon.

Sincerely,

[Your Name]