

# Mortgage Modification Suggestion

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 hope this letter finds you well. I am writing to discuss the possibility of modifying my mortgage loan, account number [Your Account Number]. Due to [insert reason, e.g., financial hardship, unforeseen circumstances], I am currently struggling to meet my mortgage payments and would greatly appreciate your assistance in exploring possible modification options.

To ensure I can continue to fulfill my mortgage obligations, I would like to suggest the following modifications:

- [Suggestion 1: e.g., lower interest rate]
- [Suggestion 2: e.g., extended loan term]
- [Suggestion 3: e.g., deferred payments]

I believe that these adjustments could provide the necessary relief while still protecting both of our interests. I am committed to keeping my home and would like to discuss this matter at your earliest convenience. Please feel free to contact me at [Your Phone Number] or [Your Email] to schedule a time to talk.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Name]