

Mortgage Modification Request

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email Address]

[Your Phone Number]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I hope this message finds you well. I am writing to formally request a modification of my mortgage loan. My account number is [Your Account Number]. Due to [brief explanation of your situation, e.g., financial hardship, job loss, medical expenses], I am finding it increasingly challenging to meet my mortgage obligations.

I would like to discuss possible modifications to my loan terms that may provide some relief, such as a reduction in interest rate, extended loan term, or a temporary forbearance plan. I believe that adjusting my mortgage terms could help me remain in my home and fulfill my payment obligations.

I have attached relevant documents for your review, including [list any attached documents, e.g., income statements, expense reports].

Please let me know a convenient time for us to discuss this request further or if there are any forms I need to complete. I appreciate your attention to this matter and look forward to your response.

Thank you for your assistance.

Sincerely,

[Your Name]