

Notification of Hardship on Second Mortgage

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[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 formally notify you of my current financial hardship affecting my ability to meet the obligations of my second mortgage on the property located at [Property Address].

Due to [brief explanation of hardship, e.g., job loss, medical expenses, etc.], my financial situation has significantly changed, and I am facing difficulties in making my scheduled mortgage payments.

I would appreciate your consideration of alternative payment arrangements, such as a loan modification or a temporary forbearance, which could assist me during this challenging time.

Thank you for your attention to this matter. I look forward to your prompt response and hope we can work together toward a viable solution.

Sincerely,

[Your Name]