Request for Second Mortgage Modification

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 am writing to formally request a modification of my second mortgage with your institution. My account number is [Account Number]. Due to [brief explanation of financial hardship or circumstances], I am seeking assistance to adjust the terms of my loan.

In light of my current situation, I would like to discuss possible options for modifying my second mortgage, including a reduction in the interest rate or a change in the repayment terms. I believe that these adjustments would make my payments more manageable and allow me to remain in good standing.

I have attached relevant documentation to support my request, including [list any attachments, e.g., income statements, hardship letters, etc.]. I kindly ask that you review my application at your earliest convenience.

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

Sincerely,

[Your Name]