

Request for Hardship Mortgage Payment Modification

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]

[Lender's Name]
[Lender's Address]
[City, State, Zip Code]

Dear [Lender's Name],

I am writing to formally request a hardship mortgage payment modification due to unforeseen circumstances that have impacted my financial situation. My mortgage account number is [Account Number].

Due to [briefly explain your hardship, e.g., job loss, medical emergency], I am currently unable to meet my mortgage obligations. I am committed to resolving my situation and believe that a modification would allow me to keep my home while I recover financially.

I kindly ask you to consider modifying my mortgage payments to a more manageable amount. I am open to discussing options that may include a reduction in the interest rate, an extension of the loan term, or any other alternative solutions you may offer.

I appreciate your understanding and assistance in this matter. I am looking forward to your prompt response to my request.

Sincerely,

[Your Name]