

[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 modification of my existing mortgage loan due to [briefly state your reason, e.g., financial hardship, loss of income, etc.]. My account number is [Your Loan Number].

Due to [explain your circumstances in more detail], I am currently facing difficulties in making my monthly payments. I would greatly appreciate your assistance in modifying the terms of my loan to make it more manageable.

I am proposing the following modifications: [list any specific requests, such as lower interest rate, extended payment period, etc.]. I believe this adjustment will enable me to keep my home while continuing to meet my financial obligations.

If you require any additional documentation or information to process my request, please do not hesitate to let me know. I am willing to provide any necessary paperwork to support my request.

Thank you for considering my request. I look forward to your prompt response to this matter.

Sincerely,

[Your Name]