

Request to Modify Mortgage Loan Terms

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 or Loan Officer],

I am writing to formally request a modification of the mortgage loan terms for my property located at [Property Address]. Due to [briefly explain your reason, e.g., financial hardship, job loss], I am seeking to adjust my loan terms to make the payments more manageable.

My loan details are as follows:

- Loan Number: [Your Loan Number]
- Original Loan Amount: [Original Amount]
- Current Interest Rate: [Current Rate]
- Current Monthly Payment: [Current Payment]

I would greatly appreciate your assistance in reviewing my situation and considering a modification that could offer me relief, such as a reduction in interest rate, extended loan term, or a forbearance agreement.

Please let me know what documentation you require to evaluate my request, and I am willing to provide any necessary information promptly.

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

Sincerely,

[Your Name]