

# Loan Modification Appeal Letter

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

## **Subject: Request for Loan Modification**

Dear [Lender's Name],

I hope this letter finds you well. I am writing to formally appeal for a loan modification for my mortgage account #[Your Account Number]. Due to [briefly explain your financial hardship, e.g., loss of income, medical expenses], I have been experiencing significant financial difficulties that have made it increasingly challenging to keep up with my mortgage payments.

I would like to request a modification of my current loan terms to help ease my financial burden. My proposed adjustments include [briefly outline what you are seeking, e.g., lower interest rate, extended repayment terms]. I believe these changes can help me become more manageable and allow me to stay current on my payments, ultimately preventing foreclosure.

I have enclosed the necessary documentation to support my request, including [list any documents you are providing, such as income statements, tax returns, or a hardship letter]. I am committed to ensuring that I can meet the new payment terms and restore my financial stability.

Thank you for considering my request. I hope to work together to find a solution that benefits both parties. Please let me know if additional information is required, or if there are any specific forms I need to complete.

Sincerely,

[Your Name]