

Request for Income-Based Loan 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 loan modification on my mortgage loan numbered [Insert Loan Number]. Due to [briefly explain your financial hardship, e.g., loss of income, medical bills], I am currently unable to meet my mortgage payment obligations.

To provide you with a clear picture of my financial situation, I have included the following documents:

- Recent pay stubs
- Tax returns for the last two years
- Bank statements for the last three months
- Any additional documentation supporting my financial status

I am seeking a modification that adjusts my monthly payments to an affordable amount based on my current income level. I believe that with the right adjustments, I can regain my financial stability and continue making timely payments.

Thank you for considering my request. I look forward to your prompt response so we can discuss this matter further.

Sincerely,

[Your Name]