

Loan Modification Appeal Letter

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

[Loan Servicer's Name]
[Loan Servicer's Address]
[City, State, Zip Code]

Dear [Loan Servicer's Name],

I am writing to formally request a loan modification for my mortgage account #[Your Account Number] due to a significant financial hardship that I am currently experiencing.

Due to [briefly describe the hardship, e.g., loss of job, medical expenses, etc.], my financial situation has drastically changed, making it increasingly difficult to meet my current mortgage payments.

I have exhausted all other options to manage my finances but unfortunately, I am unable to keep up with the payment obligations. I am committed to maintaining my home and I believe that a loan modification could provide me with the necessary relief to avoid foreclosure.

I respectfully request that you review my financial situation and consider modifying the terms of my loan to make them more manageable based on my current circumstances. I am willing to provide any required documentation to support my request.

Thank you for your attention to this matter. I hope to hear from you soon regarding my appeal for a loan modification.

Sincerely,

[Your Name]