

# Loan Modification Request Letter

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

[Lender's Name] [Lender's Address] [City, State, Zip Code]

Re: Conditional Loan Modification Request for Account #[Your Account Number]

Dear [Lender's Name],

I hope this letter finds you well. I am writing to formally request a modification of my current loan with your institution due to [brief explanation of the reason, e.g., financial hardship, job loss, etc.].

My current loan details are as follows: - Loan Type: [Type] - Loan Amount: \$[Amount] - Account Number: [Your Account Number]

Due to [specific circumstances causing hardship], I have been unable to keep up with my mortgage payments. To alleviate this situation, I kindly request a conditional modification that would adjust my monthly payments to a more manageable amount.

I am committed to resolving this issue and have taken proactive steps to improve my financial situation, including [mention any relevant actions taken]. I believe that a modified loan agreement would allow me to stay current on my payments moving forward.

Attached are documents supporting my request, including [list documents, e.g., income statements, bank statements, etc.]. I am willing to work closely with your team to ensure we find a feasible resolution.

Thank you for considering my request. I look forward to your positive response.

Sincerely,

[Your Signature (if sending a hard copy)] [Your Printed Name]