

Financial Hardship Appeal for Foreclosure Avoidance

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Mortgage Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I am writing to formally appeal for assistance regarding my mortgage for the property located at [Property Address]. Due to [briefly explain your financial hardship, e.g., job loss, medical expenses], I am currently facing significant financial difficulties that have made it impossible for me to keep up with my mortgage payments.

To illustrate my situation, I have enclosed documentation that supports my claim of financial hardship, including [mention any relevant documents: pay stubs, bank statements, medical bills, etc.]. I have been a responsible homeowner and have consistently made my mortgage payments until recently. It is my earnest desire to keep my home and avoid foreclosure.

I am requesting that you consider my circumstances and grant me a loan modification or other forms of assistance that would allow me to remain in my home. I believe that with some adjustments, I will be able to get back on track financially and continue to meet my obligations.

Thank you for considering my appeal. I hope to discuss potential solutions that could help alleviate this situation. I can be reached at [Your Phone Number] or [Your Email Address] at your earliest convenience.

Sincerely,

[Your Name]