

Hardship Declaration for Foreclosure Relief

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

To Whom It May Concern,

I am writing to formally declare my current hardship and request consideration for foreclosure relief on my property located at [Property Address]. Due to [briefly explain your circumstances, e.g., job loss, medical expenses, etc.], I am unable to meet my mortgage obligations.

Details of my hardship are as follows:

- Nature of hardship: [detail]
- Date hardship began: [date]
- Current financial situation: [brief details]

I have taken several steps to address my financial situation, including [mention any actions taken, like seeking new employment, reducing expenses, etc.]. However, despite my efforts, I am struggling to stay current on my mortgage payments.

I respectfully request assistance in the form of [state the specific relief you are seeking, e.g., loan modification, forbearance, etc.], and I believe this would help me stabilize my financial situation and prevent foreclosure.

Thank you for considering my request. I am hopeful for a positive resolution and am willing to provide any further information necessary to support my claim.

Sincerely,

[Your Name]