

Notification of Financial Hardship

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Subject: Notification of Financial Hardship and Request for Mortgage Reduction

Dear [Lender's Name],

I hope this letter finds you well. I am writing to formally notify you of a financial hardship that I am currently experiencing. Due to [briefly explain your situation, e.g., job loss, medical expenses, etc.], I am unable to meet my mortgage obligations as agreed.

As a result, I kindly request a review of my mortgage terms with the hope of obtaining a reduction in my monthly payment. I believe this reduction would allow me to manage my finances more effectively during this challenging time.

I have attached relevant documents to support my request, including [list any attached documents, e.g., income statements, medical bills, etc.].

I appreciate your understanding in this matter and look forward to your prompt response. Please feel free to contact me at [your phone number] or [your email address] should you need any further information.

Thank you for your attention to this important matter.

Sincerely,

[Your Name]