

# Loan Modification Request Due to Financial Hardship

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email Address]

[Your Phone Number]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I am writing to formally request a loan modification for my mortgage account number [Your Account Number]. Due to unforeseen circumstances, I have been experiencing financial hardship that has adversely affected my ability to make my mortgage payments.

Due to [briefly describe your situation, e.g., job loss, medical expenses, etc.], I am currently facing difficulties in meeting my financial obligations. I am committed to resolving this situation and keeping my home.

I would like to request a modification of my loan terms to make my monthly payments more manageable. I believe that adjusting the interest rate and/or extending the loan term could provide the necessary relief.

Thank you for considering my request. I have attached the necessary documentation to support my application, including proof of income and expenses. I am hopeful for a favorable response and am willing to discuss this matter further at your convenience.

Sincerely,

[Your Name]