

Loan Modification Eligibility Explanation Letter

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email]

[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 on my mortgage with account number [Insert Account Number]. Due to [briefly explain your financial hardship, e.g., job loss, medical expenses], I am experiencing difficulties in meeting my current mortgage payments.

As evidence of my situation, I have included the following documents:

- [Document 1 - e.g., income statement]
- [Document 2 - e.g., bank statements]
- [Document 3 - e.g., hardship letter]

I believe that a loan modification could allow me to continue making timely payments and avoid foreclosure. I am committed to resolving this issue and maintaining my responsibility as a borrower.

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

Sincerely,

[Your Name]