

Hardship Letter for Loan Modification

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 loan account number [Insert Account Number]. Due to unforeseen circumstances, I am currently experiencing financial hardship that has made it increasingly difficult for me to meet my monthly mortgage payments.

For your reference, I would like to outline the specific events that have contributed to my current situation:

- [Describe the first event/reason for hardship]
- [Describe the second event/reason for hardship]
- [Describe any additional events/reasons for hardship]

As a result of these challenges, my income has been significantly reduced, and my overall financial stability has been affected. I am committed to resolving this situation and wish to maintain my home. Therefore, I am requesting that you consider my application for a loan modification that could lower my monthly payments and make them more manageable.

Thank you for considering my request. I am hopeful that we can work together to find a solution that allows me to keep my home. I look forward to your prompt response.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]