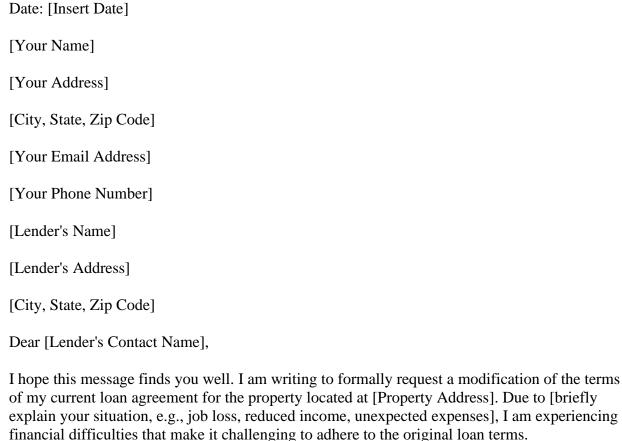
Loan Modification Negotiation Letter



With respect to this situation, I would like to propose the following modifications to my loan:

- Reduction of the interest rate to [proposed interest rate]
- Extension of the loan term to [proposed term, e.g., 30 years]
- Reduction of monthly payments to [proposed payment amount]

I believe that these modifications will allow me to continue making my payments and avoid foreclosure, which is in the best interest of both parties. Please let me know the next steps in the process and any additional documentation you may require.

Thank you for your consideration. I look forward to your prompt response and hope we can reach a mutually beneficial agreement.

Sincerely,

[Your Name]