

# Foreclosure Hardship Letter

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I am writing to formally request a foreclosure hardship relief regarding my mortgage for the property located at [Property Address]. Due to [briefly explain your financial hardship, e.g., job loss, medical emergency], I have fallen behind on my mortgage payments and am currently facing financial difficulties.

Despite my efforts to manage my finances, [provide more details about your situation and any actions you have taken]. This difficulty has made it increasingly challenging to make my mortgage payments on time.

I am requesting your consideration for [specific relief sought - loan modification, forbearance, etc.]. I believe this relief could help me get back on track with my payments and avoid foreclosure.

Thank you for taking the time to review my situation. I look forward to discussing this matter further and finding a solution that works for both of us.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]