

[Your Name]
[Your Address]
[City, State, Zip Code]
[Your Phone Number]
[Your Email Address]

[Date]

[Lender Name]
[Loss Mitigation Department]
[Lender Address]
[City, State, Zip Code]

RE: Loan Number: [Your Loan Number]

Dear [Contact Person or Loss Mitigation Department],

I am writing this letter to request assistance regarding my mortgage payments. I am currently experiencing financial hardship and am concerned about the possibility of foreclosure on my home located at [Your Property Address].

The reason for my financial difficulty is [briefly state reason, e.g., job loss, medical emergency, or reduction in hours]. Due to this situation, I am unable to make my full monthly payments at this time.

I value my home and am committed to finding a solution to keep it. I would like to discuss available foreclosure prevention options, such as:

- Loan Modification
- Forbearance Plan
- Repayment Plan

Enclosed/Attached are my recent financial documents, including [list documents, e.g., pay stubs, bank statements, or tax returns], to help you evaluate my situation. I am ready to cooperate fully with your department to reach a mutually beneficial agreement.

Please let me know what next steps I need to take or if there are specific application forms I must complete. I look forward to hearing from you soon.

Sincerely,

[Your Signature]
[Your Printed Name]