

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

[Date]

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

RE: Loan Number: [Your Loan Number]

Dear Loss Mitigation Department,

I am writing to formally request assistance regarding my mortgage due to a financial hardship. I would like to be considered for loss mitigation options such as a loan modification, forbearance, or other available alternatives to avoid foreclosure.

I am currently experiencing a hardship due to [briefly state reason: e.g., job loss, medical emergency, or reduction in income].

Please provide me with the following information:

- A complete list of available loss mitigation programs.
- The application forms and a checklist of required financial documents.
- The direct contact information for my assigned Single Point of Contact (SPOC).
- The mailing address, fax number, or web portal link where I should submit my application.

I am committed to resolving this matter and look forward to receiving the application package so I can submit my documentation promptly.

Thank you for your time and assistance.

Sincerely,

[Your Signature]

[Your Printed Name]