

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

[Date]

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

RE: Loan Modification Request for Account Number: [Your Account Number]

Dear [Contact Name or Loan Processor],

I am writing this letter to formally request a loan modification for my mortgage on the property located at [Your Property Address]. I am currently experiencing financial hardship and am seeking your assistance to adjust my loan terms to make my monthly payments more affordable.

The reason for my financial difficulty is: [Briefly explain your hardship, e.g., job loss, medical emergency, reduction in income, or death in the family].

Despite these challenges, I am committed to keeping my home and fulfilling my financial obligations. I am requesting that you review my account for a modification, which may include a reduction in the interest rate, an extension of the loan term, or a principal forbearance.

Enclosed with this letter, please find the required documentation for your review, including:

- Recent pay stubs / Proof of income
- Bank statements
- Tax returns
- Completed Financial Statement/Hardship Affidavit

Thank you for your time and for considering my request. I look forward to hearing from you regarding the next steps in this process. Please contact me if you require any additional information.

Sincerely,

[Your Signature]
[Your Printed Name]