

[Date]

[Borrower Name]
[Property Address]
[City, State, Zip Code]

Subject: Important Options Regarding Your Mortgage at [Property Address]

Dear [Borrower Name],

Are you concerned about your current mortgage payments or facing financial hardship? We are writing to inform you that you may be eligible for a Loan Modification to help make your monthly payments more affordable and secure your home's future.

A Loan Modification is a permanent change to one or more of the terms of your loan. Potential benefits include:

- Reduction of your monthly interest rate
- Extension of the loan repayment period
- Reduction or deferral of the principal balance
- Bringing your past-due account current by adding arrears to the balance

Our team specializes in assisting homeowners through the complex application process. We can help you gather the necessary documentation, such as proof of income and hardship statements, to present a strong case to your lender.

Take Action Today

The sooner you begin this process, the more options may be available to you. Please contact us for a free, no-obligation consultation to review your eligibility.

Call us at: [Phone Number]
Visit our website: [Website Address]
Email us: [Email Address]

Sincerely,

[Your Name/Company Name]
[Title]
[License Number, if applicable]