

[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: Hardship Assistance Request for Mortgage Account: [Your Account Number]

To Whom It May Concern,

I am writing this letter to request mortgage hardship assistance regarding my loan for the property located at [Your Property Address]. I am currently experiencing financial difficulties that make it difficult for me to maintain my monthly mortgage payments.

My financial hardship is due to: [Briefly state reason, e.g., job loss, medical emergency, reduction in hours, or divorce]. This situation began on [Date].

I am fully committed to keeping my home and am requesting that you review my account for any available loss mitigation options, such as:

- Loan Modification
- Forbearance Plan
- Repayment Plan
- Interest Rate Reduction

Enclosed with this letter, you will find supporting documentation regarding my current financial status, including [List documents, e.g., recent pay stubs, bank statements, or tax returns].

I would like to resolve this matter as soon as possible. Please let me know what the next steps are and if any additional information is required to process this request. I can be reached at [Your Phone Number] or [Your Email Address].

Thank you for your time and consideration.

Sincerely,

[Your Signature]
[Your Printed Name]