

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

[Date]

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

**RE: Hardship Assistance Application / Notice of Imminent Default**

Loan Number: [Your Loan Number]  
Property Address: [Your Property Address]

Dear Loss Mitigation Department,

I am writing this letter to request a formal evaluation for loss mitigation options. Although my account is currently up to date, I am facing a financial hardship that makes a payment default imminent. I am committed to keeping my home, but my current financial circumstances prevent me from maintaining my current monthly mortgage payments moving forward.

The specific hardship I am experiencing is: [Briefly describe hardship, e.g., job loss, reduction in hours, medical emergency, divorce, etc.].

This situation began on [Date] and has resulted in a significant decrease in my monthly income and/or a substantial increase in my necessary expenses. I have enclosed my financial documents, including recent pay stubs, tax returns, and a monthly budget, to demonstrate my current financial standing.

I am requesting that you review my file for any available programs, such as a loan modification, forbearance, or repayment plan, that would allow me to avoid falling into delinquency. My goal is to find a long-term solution that fits my adjusted income level.

Thank you for your time and for considering my request for assistance. I look forward to hearing from you regarding the next steps in this process.

Sincerely,

[Your Signature]

[Your Printed Name]