

[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 Mortgage Relief Application for Loan Number: [Your Loan Number]**

To Whom It May Concern,

I am writing this letter to formally request mortgage relief and to explain the financial hardship that has made it difficult for me to meet my monthly mortgage obligations.

My financial situation has changed due to [State the reason for hardship, e.g., job loss, medical emergency, reduction in hours, or divorce]. This event occurred on [Date]. As a result, my income has decreased significantly, making it impossible to maintain my current payment schedule.

I am fully committed to keeping my home and am seeking a solution that will allow me to bring my account current. I would like to be considered for any available programs, such as:

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

Enclosed are the supporting financial documents you require, including [List documents, e.g., pay stubs, tax returns, and bank statements]. I am eager to work with you to find a mutually beneficial resolution.

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

Sincerely,

[Your Signature]

[Your Printed Name]