

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Email Address]  
[Phone Number]  
[Date]  
[Loan Servicer's Name]  
[Loan Servicer's Address]  
[City, State, Zip Code]

Subject: Request for Loan Modification

Dear [Loan Servicer's Name or "Loan Modification Department"],  
I hope this letter finds you well. I am writing to formally request a modification of my loan, [Loan Number]. Due to [brief explanation of financial hardship, e.g., job loss, medical expenses, reduced income], I am struggling to keep up with my mortgage payments. I have attached [list any relevant documents, such as proof of income, financial statements, etc.], which show my current financial situation. I believe that modifying my loan terms will help me avoid foreclosure and allow me to continue making my payments responsibly.

I respectfully ask you to consider the following modification options:

1. [Option 1: e.g., lower interest rate]
2. [Option 2: e.g., extended loan term]
3. [Option 3: e.g., reduced monthly payment]

I appreciate your attention to this matter and hope for a favorable response. Please feel free to contact me at [Your Phone Number] or [Your Email Address] if you need any further information.

Thank you for your understanding and consideration.

Sincerely,

[Your Signature (if sending a hard copy)]  
[Your Printed Name]