

[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 current loan, account number [Your Loan Account Number]. Due to [brief explanation of your financial hardship, e.g., job loss, medical expenses, etc.], I am struggling to meet my current mortgage payment obligations.

I believe that a loan modification would enable me to make my mortgage payments more manageable while allowing me to keep my home. I would appreciate it if you could consider the following adjustments:

- [Requested Changes, e.g., reduced interest rate, extended loan term, monthly payment reduction]

Enclosed with this letter are the necessary documents to support my request, including [list documents, e.g., income statements, hardship letter, etc.].

Thank you for your understanding and consideration of my situation. I look forward to your prompt response to my request.

Sincerely,
[Your Name]