

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

Subject: Request for Equity Loan Modification

Dear [Loan Servicer's Name],

I hope this letter finds you well. I am writing to formally request a modification of my equity loan for the property located at [Property Address]. My loan account number is [Account Number].

Due to [briefly explain your financial situation, e.g., job loss, medical expenses, etc.], I am struggling to meet my current loan obligations. I believe that a modification would allow me to manage my payments more effectively and avoid further financial distress.

I kindly ask for your consideration of the following proposed modifications:

1. [Proposed Modification 1]
2. [Proposed Modification 2]
3. [Proposed Modification 3]

Please find attached [mention any supporting documents, e.g., financial statements, income proof, etc.]. I appreciate your attention to this matter and hope to discuss this request further at your earliest convenience.

Thank you for considering my request. I look forward to your positive response.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]