

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

[Recipient's Name]
[Recipient's Title]
[Company/Bank Name]
[Company Address]

[City, State, Zip Code]

Dear [Recipient's Name],

Subject: Financial Hardship Explanation

I am writing to explain my current financial hardship in relation to my FHA loan (Loan Number: [Your Loan Number]). Due to unforeseen circumstances, I have faced significant challenges that have impacted my ability to make timely mortgage payments.

[Briefly describe the reasons for the financial hardship, such as job loss, medical emergencies, divorce, etc. Include specific details about the situation and timeline.]

As a result of this situation, I have experienced [mention any specific financial impacts, e.g., reduced income, increased expenses]. I am actively working to improve my circumstances by [mention any measures you're taking, like seeking new employment, budgeting, etc.].

I appreciate your understanding during this difficult time, and I am committed to resolving my financial situation as soon as possible. I kindly request your assistance and consideration regarding possible alternatives for my mortgage payments.

Thank you for your attention to this matter. I look forward to your response.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]