

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

[Loan Officer's Name]  
[Bank or Lender's Name]  
[Bank or Lender's Address]  
[City, State, Zip Code]

Dear [Loan Officer's Name],

Subject: Request for FHA Loan Refinancing Due to Hardship

I hope this letter finds you well. I am writing to formally request consideration for refinancing my FHA loan due to unforeseen financial hardships that have significantly impacted my ability to manage my current mortgage payments.

Due to [briefly explain the hardship, e.g., loss of income, medical expenses, etc.], I have encountered unexpected financial difficulties that have made it challenging to maintain my current mortgage payments. Specifically, [provide details about your situation, including any job loss, reduced income, or other relevant circumstances].

Despite my best efforts to manage my finances, I have fallen behind on my payments and am concerned about the long-term impact on my credit and my ability to keep my home. I believe that refinancing my loan could provide me with a more manageable payment structure and allow me to regain financial stability.

I am committed to resolving my situation and am actively working to improve my financial standing. I would greatly appreciate your consideration of my request for refinancing options under the FHA program.

Thank you for your time and assistance. I look forward to your positive response and am happy to provide any additional documentation or information needed to support my request.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]