

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Recipient's Name]

[Recipient's Title]

[Company/Organization Name]

[Company Address]

[City, State, Zip Code]

Subject: Hardship Letter for FHA Loan Application

Dear [Recipient's Name],

I am writing to formally present my current financial hardship and request consideration for my FHA loan application. Due to [briefly explain your hardship such as job loss, medical emergency, divorce, etc.], I find myself in a challenging situation that has significantly affected my ability to maintain my financial obligations.

[Provide detailed information about your circumstances, including dates, amounts, and any other relevant information to support your situation.]

Despite my efforts to manage my finances and seek alternative solutions, I have been unable to [explain what you've done to remedy the situation, e.g., find new employment, reduce expenses, etc.]. My current income is [state your current income], and my monthly expenses total [state your monthly expenses], leaving me with a shortfall that impacts my ability to make timely payments.

I am committed to resolving this financial challenge and am actively seeking solutions, such as [mention any steps you are taking, like job hunting, financial counseling, etc.]. I respectfully request your understanding and consideration of my unique circumstances as you review my FHA loan application.

Thank you for your attention to this matter. I look forward to your response and any assistance you may provide.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]