

[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 FHA Loan Modification

Dear [Loan Servicer's Name],

I am writing to formally request a modification of my FHA loan, account number [Your Loan Number]. Due to [brief explanation of your financial hardship, e.g., job loss, medical expenses, etc.], I am experiencing difficulty in keeping up with my mortgage payments.

[Paragraph about your payment history and any efforts you have made to resolve your situation, e.g., any previous attempts to modify your loan, other payment arrangements, etc.]

I believe that a loan modification is in the best interest of both parties. I am committed to keeping my home and have taken steps to improve my financial situation, including [mention any relevant actions, e.g., new job, budgeting efforts, etc.].

I would appreciate your consideration of my request for a modification, which may include [specific requests, e.g., reduced interest rate, extended loan term, etc.]. Enclosed are documents supporting my request, including [list of documents, e.g., income proof, hardship letter, bank statements, etc.].

Thank you for your prompt attention to this matter. I look forward to discussing options that will allow me to keep my home.

Sincerely,

[Your Signature (if sending by mail)]

[Your Printed Name]