

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

Subject: Request for FHA Loan Modification

Dear [Loan Servicer's Name or Title],

I hope this letter finds you well. I am writing to formally request a modification of my FHA loan, account number [Your Account Number], due to [briefly explain your financial hardship, e.g., job loss, medical expenses, reduced income].

I understand the importance of my obligations and have been diligent in making my payments; however, my current financial situation has made it increasingly challenging to maintain the original terms of my loan. I am committed to finding a solution that will allow me to keep my home and meet my financial responsibilities.

Attached to this letter are the following documents to support my request:

- A detailed statement of my current financial situation (income, expenses)
- Proof of income (pay stubs, tax returns)
- Any additional documentation that illustrates my hardship (medical bills, layoff notice)

I believe that a loan modification could provide the necessary relief to ensure I can continue making my mortgage payments. I am seeking options such as [mention specific modifications you are seeking, e.g., reduced interest rate, extended loan term].

Thank you for your attention to this matter. I look forward to your prompt response and hope to work together to find a resolution.

Sincerely,

[Your Name]
[Your Signature (if sending a hard copy)]