

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Email Address]  
[Phone Number]  
[Date]  
[Recipient Name]  
[Loan Servicer Name]  
[Company Address]  
[City, State, Zip Code]

Dear [Recipient Name],

Subject: Request for FHA Loan Modification Due to Hardship

I hope this letter finds you well. I am writing to formally request a modification of my FHA loan due to unforeseen financial hardship. My loan number is [Your Loan Number].

Unfortunately, I have recently experienced [briefly explain your hardship, e.g., job loss, medical emergency, divorce], which has significantly impacted my ability to make my monthly mortgage payments. Since [date of hardship onset], I have struggled to meet my financial obligations, and I am seeking assistance to avoid foreclosure.

To provide a better understanding of my current financial situation, I have enclosed the following documentation:

- [List supporting documents, e.g., pay stubs, bank statements, tax returns, etc.]

I am committed to maintaining my home and hope to establish a more manageable payment plan. I believe that a loan modification would allow me to continue making payments and keep my home.

I kindly request your consideration of my situation and a review of my application for loan modification. I appreciate your understanding and look forward to your prompt response regarding this matter.

Thank you for your attention.

Sincerely,

[Your Name]

[Your Signature (if sending by mail)]