

[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],

I hope this letter finds you well. I am writing to formally request a modification of my FHA loan due to the following deficiencies [Briefly describe deficiencies such as financial hardship, change in income, medical emergencies, etc.].

My loan details are as follows:

- Loan Number: [Your Loan Number]
- Property Address: [Your Property Address]

Despite my efforts to keep up with my mortgage payments, [Elaborate briefly on the circumstances leading to your financial difficulties]. I am committed to resolving this matter and believe that a loan modification will help me manage my payments more effectively.

I kindly request that you consider my application for a loan modification that could include [mention any specific requests such as lower interest rates, extended loan terms, or forbearance].

Enclosed with this letter are the following documents to support my request:

1. [Document 1]
2. [Document 2]
3. [Document 3]

Thank you for your attention to this matter. I hope for a favorable response, and I am eager to collaborate with you to find a solution that benefits both parties. Please feel free to contact me at [Your Phone Number] or [Your Email Address] should you require further information.

Sincerely,

[Your Name]

[Signature (if sending a hard copy)]