

[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 Due to Change in Income

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 recent changes in my income.

Loan Information:

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

Due to [briefly explain reason for income change, e.g., job loss, reduction in hours, medical issues], my financial situation has changed significantly. My current monthly income is now [specify new income amount], which has made it challenging for me to keep up with my monthly mortgage payments.

I would like to provide documentation to support my request, including:

- Recent pay stubs or proof of income
- Bank statements
- [Any additional documents relevant to your case]

I am committed to keeping my home and fulfilling my mortgage obligations. Therefore, I kindly ask for your assistance in modifying my loan to make the payments more manageable, which may include a reduction in monthly payments, an extension of the loan term, or any other options available. Thank you for considering my request. I look forward to your prompt response regarding the loan modification process.

Sincerely,

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