

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Email Address]  
[Phone Number]  
[Date]

[Mortgage Lender's Name]  
[Mortgage Lender's Address]  
[City, State, Zip Code]

Subject: Request for FHA Loan Modification

Dear [Mortgage Lender's Name or Department],

I am writing to formally request a modification of my FHA loan due to [brief explanation of your financial situation, e.g., job loss, medical expenses, etc.]. My loan number is [Your Loan Number].

I have been a customer of [Lender's Name] since [Loan Origination Date] and have consistently made my payments until [Brief explanation of missed payments and reasons]. Due to my current circumstances, I am unable to continue making my payments as originally agreed.

I am requesting a loan modification that will [describe the type of modification sought, e.g., lower monthly payments, extended term, etc.].

I believe that this modification will enable me to stay current with my mortgage and remain in my home.

Enclosed are the necessary documents to support my request, including [list of documents, e.g., income statements, bank statements, hardship letter]. If additional information is needed, please let me know, and I will provide it promptly.

I appreciate your consideration of my request and look forward to your favorable response. Please feel free to contact me at [Your Phone Number] or [Your Email Address] should you need to discuss this matter further.

Thank you for your attention to this important matter.

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]