

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

[Loan Servicer Name]
[Loan Servicer 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 loan modification for my FHA mortgage loan. My loan number is [Your Loan Number].

Due to [briefly explain your financial hardship, e.g., loss of income, medical expenses], I have been experiencing difficulty in meeting my current mortgage payments. I am committed to keeping my home and want to explore options available for modifying the terms of my loan to better align with my current financial situation.

I kindly request that you review my mortgage loan for a potential modification, which may include [list preferred modification options, e.g., reduced interest rate, extended loan term]. I believe that such changes will assist me in continuing to meet my financial obligations. I have enclosed [list any supporting documents you are including: income statements, proof of hardship, etc.] to provide further context regarding my situation. I am hopeful that we can reach a solution that benefits both parties.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Name]

[Your Signature if sending a hard copy]