

[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 Temporary Financial Hardship

Dear [Loan Servicer's Name or "Loan Modification Department"],

I am writing to formally request a loan modification for my FHA mortgage (Loan Number: [Your Loan Number]) due to a temporary financial hardship I am currently experiencing.

Due to [briefly explain your circumstances, e.g., loss of income, medical expenses, job loss], I am unable to meet my current mortgage payment obligations. I believe that with some adjustments, I can manage my payments and avoid foreclosure.

To assist in your review of my situation, I have included the following documentation:

1. [List of documents, e.g., recent pay stubs, tax returns, a statement of hardship]
2. [Any additional supporting documents]

I appreciate your consideration of my request and look forward to discussing potential options for a loan modification. Please feel free to reach me at [your phone number] or [your email address] for any questions or further information.

Thank you for your understanding and assistance during this challenging time.

Sincerely,

[Your Name]