

[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, account number [Your Loan Number]. Due to [brief explanation of financial hardship, e.g., job loss, medical expenses, etc.], I am experiencing difficulties in making my current mortgage payments.

I would like to provide the following information to support my request:

1. ****Current Financial Situation**:**

- Monthly Income: \$[Your Monthly Income]
- Monthly Expenses: \$[Your Monthly Expenses]
- Total Debt: \$[Your Total Debt]

2. ****Reason for Hardship**:**

[Detailed explanation of your financial hardship and how it affects your ability to pay the mortgage.]

3. ****Proposed Modification**:**

[Briefly outline what type of modification you seek, e.g., a reduction in interest rate, extension of loan term, etc.]

4. ****Supporting Documentation**:**

I have attached the following documents for your review:

- Proof of income (pay stubs, tax returns, etc.)
- Bank statements
- Any other relevant documents that support my request

I appreciate your consideration of my request and hope we can work together towards a solution that will allow me to keep my home. Please feel free to contact me at [Your Phone Number] or [Your Email Address] to discuss this matter further.

Thank you for your time and understanding.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]