

[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 due to changes in my financial situation. My loan number is [Your Loan Number], and I have been a loyal borrower since [Year of Loan Origination]. Unfortunately, due to [brief explanation of reasons, e.g., job loss, medical expenses], my income has decreased significantly.

Currently, my monthly income is as follows:

- Salary/Wages: \$[Amount]
- Other Income: \$[Amount]
- Total Monthly Income: \$[Total Amount]

I have attached recent pay stubs, bank statements, and any relevant documents to support my request. I am hopeful that a loan modification can provide me with the necessary relief to keep my home.

Thank you for considering my request. I appreciate your attention to this matter and look forward to your prompt response.

Sincerely,

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