

[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: FHA Loan Modification Application

Dear [Loan Servicer's Name],

I am writing to formally request a modification of my current FHA loan due to [briefly explain reason for request, e.g., financial hardship, loss of income, etc.]. My loan account number is [insert loan number]. I have been experiencing [explain your situation in more detail], which has made it challenging to meet my mortgage payment obligations. I would like to provide any necessary documentation to support my request, including [list documents you plan to attach, such as pay stubs, tax returns, bank statements, etc.].

I am hopeful that a modification can be arranged to make my payments more manageable and allow me to stay in my home. I appreciate your understanding and look forward to working with you on this matter. Please feel free to contact me at [your phone number] or [your email address] if you need any further information. Thank you for your attention to this request.

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]