

[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. My name is [Your Name], and I am the borrower of an FHA loan with account number [Your Loan Account Number]. I am writing to formally request a modification of my FHA loan due to [brief explanation of hardship, e.g., loss of income, medical expenses, etc.].

Due to these unforeseen circumstances, I am experiencing difficulty in making my current mortgage payments. I would greatly appreciate your assistance in modifying the terms of my loan to make it more manageable. I am requesting the following modifications:

1. [Detail specific request, e.g., lower interest rate, extended loan term, etc.]
2. [Additional requests, if any]

I have included relevant documentation to support my request, including [list documents, e.g., proof of income, hardship letter, etc.].

Thank you for considering my request. I am hopeful for a favorable response and am willing to provide any additional information you may need. I can be reached at [Your Phone Number] or [Your Email Address].

Sincerely,

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