

[Your Name]
[Your Address]
[City, State, ZIP Code]
[Email Address]
[Phone Number]
[Date]

[Loan Servicer Name]
[Loan Servicer Address]
[City, State, ZIP Code]

Subject: Request for FHA Loan Modification

Dear [Loan Servicer's Name or To Whom It May Concern],
I hope this letter finds you well. I am writing to formally request a modification of my FHA loan due to [briefly explain your financial hardship, e.g., illness, job loss, reduced income].

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

- Loan Number: [Your Loan Number]
- Current Monthly Payment: [Your Current Payment Amount]
- Current Interest Rate: [Your Current Interest Rate]
- Monthly Income: [Your Current Income]

2. ****Financial Hardship Explanation****:

Due to [provide details of your situation, e.g., loss of a job, unexpected medical expenses], my financial situation has changed significantly. [Explain how this has affected your ability to make payments].

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

I am requesting a loan modification to [suggest specific terms, e.g., lower interest rate, extended loan period, reduced monthly payment]. This modification would allow me to meet my financial obligations while keeping my home.

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

Enclosed with this letter are the following documents to support my request:

- [List documents, e.g., recent pay stubs, bank statements, tax returns, hardship letter]

5. ****Conclusion****:

I am committed to taking the necessary steps to fulfill my obligations and would greatly appreciate your consideration of my situation. A loan modification would provide the relief I need to continue managing my payments effectively.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]