

[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 [briefly explain your circumstances, e.g., financial hardship, job loss, medical expenses].

I have been proactive in trying to meet my obligations, but [further explanation of your situation]. As a result, I am struggling to make my monthly mortgage payments.

I am seeking a loan modification to make my payments more manageable. I believe that adjusting the terms of my loan, such as lowering the interest rate or extending the loan term, would significantly alleviate my financial burden and allow me to remain in my home.

I have attached the necessary documentation to support my request, including [list documents such as income statements, hardship letters, etc.].

Thank you for considering my request. I hope to work together to find a solution that works for both parties. Please feel free to contact me at [your phone number] or [your email address] to discuss this matter further.

Sincerely,
[Your Name]