

[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 am writing to formally request a modification of my FHA loan [Loan Number] due to [briefly explain reason, e.g., financial hardship, change in income, etc.].

1. ****Introduction****

- State your name and the loan details.
- Indicate your current financial situation.

2. ****Reason for Modification****

- Explain the reasons for your request for modification.
- Include any relevant personal circumstances affecting your ability to pay.

3. ****Current Financial Situation****

- Provide details about your current income and expenses.
- Attach necessary supporting documentation (e.g., pay stubs, bank statements).

4. ****Proposed Modification Terms****

- Suggest possible terms for the modification (e.g., reduced interest rate, extended loan term).

5. ****Conclusion****

- Reiterate your request and express willingness to cooperate.
- Provide your contact information for further communication.

Thank you for considering my request. I look forward to your timely response.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]