

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

[Loan Servicer's Name]
[Servicer's Address]
[City, State, Zip Code]

Re: Request for FHA Loan Modification

Account Number: [Your Account Number]

Dear [Loan Servicer's Name],

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., loss of income, medical expenses, etc.].

My current mortgage details are as follows:

- Loan Number: [Your Loan Number]
- Property Address: [Property Address]

In light of my current financial situation, I am seeking a modification that includes [outline what modifications you are requesting, e.g., reduced interest rate, extended term, principal forbearance].

I have attached all necessary documents, including [list any supporting documents, e.g., pay stubs, tax returns, hardship letter]. I believe that a loan modification will allow me to remain in my home and fulfill my mortgage obligations.

Thank you for considering my request. I appreciate your time and assistance in this matter.

Sincerely,

[Your Name]

[Signature] (if sending a hard copy)