

[Your Name]  
[Your Address]  
[City, State, ZIP Code]  
[Email Address]  
[Phone Number]  
[Date]  
[Recipient Name]  
[Recipient Title]  
[FHA Loan Servicer Name]  
[Servicer Address]  
[City, State, ZIP Code]

Dear [Recipient Name],

Subject: Request for FHA Loan Forgiveness

I hope this letter finds you well. I am writing to formally request forgiveness for my FHA loan, account number [Your Loan Number], due to [briefly explain your hardship or reason for request, e.g., financial difficulties, unforeseen circumstances].

As a brief background, I obtained my FHA loan on [Loan Origination Date] for the property located at [Property Address]. Due to [explain specific reasons leading to your hardship, e.g., job loss, medical expenses, etc.], I have found it increasingly difficult to meet my loan obligations. Unfortunately, despite my best efforts to maintain my payments, [mention any payment history, for instance, if you've missed payments or are currently in default].

I understand the importance of loan accountability and have always aimed to uphold my responsibilities. I have explored various options, including [mention any actions taken, e.g., refinancing, seeking assistance programs], but have not found a viable solution. The current financial strain has severely affected my ability to sustain my mortgage payments. Given my circumstances, I kindly request your consideration for loan forgiveness. I believe this action would allow me to regain my financial stability and ultimately contribute to a more positive outcome for both parties.

I have attached relevant documentation to support my request, including [list any enclosed documents, such as income statements, hardship letters, etc.]. I am hopeful that we can collaborate on finding a resolution that alleviates my financial burden.

Thank you for taking the time to consider my request. I look forward to your response and hope we can work together towards a favorable resolution.

Sincerely,

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