

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

[ Lender's Name]  
[ Lender's Address]  
[City, State, Zip Code]

Subject: Request for FHA Loan Forgiveness

Dear [Lender's Name],

I hope this letter finds you well. I am writing to formally request forgiveness of my FHA loan associated with my property located at [Property Address]. My loan number is [Loan Number].

Due to [briefly explain your situation, e.g., financial hardship, medical issues, job loss], I have encountered significant challenges that have made it impossible for me to continue with my current loan obligations. I have made every effort to fulfill my payments, but I am now in a situation where I am unable to do so.

I kindly ask you to review my case for potential forgiveness of the outstanding balance on my FHA loan. I believe that this would allow me to avoid foreclosure and alleviate further financial distress.

Attached to this letter, you will find supporting documentation including [list supporting documents, e.g., income statements, medical bills, job loss letters].

I appreciate your attention to this matter and hope to hear from you soon regarding a potential resolution. Please feel free to contact me at [Your Phone Number] or [Your Email Address] if you need any further information.

Thank you for your consideration.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]