

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]
[Recipient's Name]
[Recipient's Title]
[Recipient's Organization]
[Organization's Address]
[City, State, Zip Code]

Dear [Recipient's Name],

I hope this letter finds you well. I am writing to formally request forgiveness of my FHA loan associated with [Loan Number or Property Address].

Due to [brief explanation of your circumstances, e.g., financial hardship, medical issues, job loss], I am struggling to keep up with my loan payments. Despite my efforts to maintain my financial obligations, my situation has significantly impacted my ability to manage my debt responsibly.

I have always valued my financial commitments and have worked hard to honor them. [Provide any additional context or details relevant to your circumstances.]

I respectfully request your consideration for forgiveness of my FHA loan. I believe this would provide me with the opportunity to recover financially and rebuild my life.

Thank you for taking the time to review my request. I am hopeful for a favorable response and am willing to provide any additional documentation or information needed.

Sincerely,
[Your Name]