

[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: Hardship Letter for FHA Loan Forgiveness

Dear [Loan Servicer's Name],

I am writing to formally request forgiveness of my FHA loan, account number [Account Number], due to financial hardship.

Due to [briefly explain your situation--loss of job, medical expenses, divorce, etc.], I have been unable to make my mortgage payments since [date]. This situation has placed a significant strain on my finances, and I am currently [mention any steps you have taken to alleviate the situation, such as seeking employment, budgeting changes, etc.].

Given these circumstances, I am kindly requesting your consideration for a loan forgiveness program that may apply to my situation.

I appreciate your understanding and am hopeful for a resolution that will allow me to regain my financial stability. Please feel free to contact me at [your phone number] or [your email address] for any further information you may require.

Thank you for your attention to this matter.

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]