

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]
[Recipient Name]
[Department/Agency Name]
[Address]
[City, State, Zip Code]

Subject: Application for FHA Loan Forgiveness

Dear [Recipient Name],

I hope this letter finds you well. I am writing to formally request forgiveness for my Federal Housing Administration (FHA) insured loan for the property located at [Property Address].

Due to [briefly explain your circumstances, e.g., financial hardship, medical issues, job loss], I have encountered significant challenges that have hindered my ability to continue making payments on my loan. Despite my best efforts to resolve these issues, I find myself in a position where I am unable to meet my financial obligations.

I have attached [list any supporting documents, e.g., financial statements, medical records, employment termination letter] to further substantiate my application. I am hopeful that you will consider my situation and grant forgiveness for the remaining balance of my FHA loan. Thank you for your attention to this matter. I appreciate your understanding and consideration of my request. Please let me know if you require any additional information or documentation.

Sincerely,

[Your Name]

[Signature (if sending a hard copy)]