

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

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

Subject: Request for FHA Loan Extension

Dear [Lender's Name],

I hope this letter finds you well. I am writing to formally request an extension for my FHA mortgage loan. My loan number is [Loan Number]. Due to [briefly explain the reason, e.g., unforeseen financial difficulties, job loss, etc.], I have encountered challenges in meeting my repayment obligations. Despite my best efforts to manage my finances, it has become clear that I will need additional time to stabilize my situation.

I kindly request an extension of [number of months or specific date] to help me ensure timely payments and maintain the integrity of my mortgage. I believe this extension will afford me the opportunity to improve my financial standing and continue honoring my commitment to this loan. Thank you for considering my request. I appreciate your understanding and assistance during this difficult time. Please feel free to contact me at [your phone number] or [your email address] should you require any additional information or documentation.

Sincerely,

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