

[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: Request for FHA Loan Term Extension

Dear [Loan Servicer's Name],

I hope this letter finds you well. I am writing to formally request an extension of the term for my FHA loan associated with the property located at [Property Address]. My loan account number is [Account Number].

Due to [brief explanation of the reason for the request, e.g., financial hardship, changes in income, etc.], I am seeking your assistance in extending the loan term to help reduce my monthly payments. I believe that this extension will allow me to maintain my home and fulfill my obligations in a more manageable manner.

I appreciate your attention to this matter and look forward to your response. If you require any further information or documentation to process this request, please do not hesitate to contact me at [Phone Number] or [Email Address].

Thank you for considering my request.

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]