

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

[Loan Officer's Name]
[Bank or Lender's Name]
[Bank or Lender's Address]
[City, State, Zip Code]

Dear [Loan Officer's Name],

I hope this message finds you well. I am writing to formally request an extension on my FHA loan, originally set to mature on [Original Loan Maturity Date]. Due to [brief explanation of reasons for requesting an extension, e.g., unforeseen financial circumstances, delays in property sale, etc.], I am unable to meet the current timeline.

I would greatly appreciate your consideration in granting an extension of [number of months/years] to my loan term. This additional time will allow me to [briefly explain how the extension will assist you, e.g., stabilize my finances, finalize the sale, etc.].

Please let me know the necessary steps I need to take to facilitate this request. I am hopeful for your understanding and support during this challenging time.

Thank you for considering my request. I look forward to your response.

Sincerely,

[Your Name]
[Your Loan Number]