

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

[Loan Officer's Name]  
[Bank/Financial Institution's Name]  
[Bank/Financial Institution's Address]  
[City, State, Zip Code]

Dear [Loan Officer's Name],  
Subject: Request for FHA Loan Extension

I hope this letter finds you well. I am writing to formally request an extension on my FHA loan, account number [Your Loan Account Number]. Due to [brief explanation of your situation, e.g., unforeseen circumstances, financial difficulties, etc.], I am unable to meet the original loan terms as scheduled.

I would greatly appreciate your consideration of my request for a [specific timeframe of extension, e.g., 3-month] extension to help me navigate this challenging time. I believe that this additional time will allow me to [mention any plans or actions you intend to take, e.g., improve my financial situation, secure additional funds, etc.].

Thank you for considering my request. I am committed to fulfilling my obligations and appreciate any assistance you can provide during this period. Please feel free to contact me at [Your Phone Number] or [Your Email Address] should you need any further information.

Sincerely,

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