

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

[lender's Name]
[lender's Address]
[City, State, Zip Code]

Subject: Hardship Request for FHA Loan

Dear [Lender's Name],

I hope this letter finds you well. I am writing to formally request a hardship review for my FHA loan, account number [Your Account Number]. Due to [brief explanation of the hardship, e.g., job loss, medical emergencies, etc.], I am currently facing financial difficulties that have made it challenging for me to meet my mortgage obligations.

I have been a loyal customer and have always made my payments on time until [date of first missed payment]. Unfortunately, my situation has changed due to [provide additional details about your hardship].

I am kindly requesting your assistance in evaluating my situation. I would greatly appreciate any options you may be able to provide, such as [loan modification, forbearance, or other options]. I have attached documentation supporting my hardship, including [list any attached documents, e.g., pay stubs, medical bills, etc.].

Thank you for your understanding and support during this difficult time. I look forward to your prompt response.

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]