

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

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

Subject: Request for FHA Loan Modification

Dear [Recipient's Name],

I am writing to formally request a modification of my FHA-insured mortgage loan account #[Your Loan Number]. Due to [brief explanation of your circumstances, e.g., financial hardship, job loss], I am finding it increasingly difficult to keep up with my current mortgage payments. I believe that a modification of the terms of my loan would allow me to remain in my home while also fulfilling my financial obligations. I am requesting modifications that may include [specific requests, e.g., a reduction in interest rate, an extension of the loan term, or a principal reduction].

I have attached all relevant financial documentation, including [list attached documents, e.g., income statements, bank statements, etc.], to assist in the evaluation of my request.

Thank you for your attention to this matter. I look forward to your prompt response, and I am hopeful that we can reach an agreement that is beneficial for both parties.

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]