

[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 Assistance

Dear [Loan Servicer's Name],

I hope this letter finds you well. I am writing to formally request assistance regarding my FHA loan, account number [Your Loan Account Number]. Due to unforeseen circumstances, I am currently experiencing financial hardship that is impacting my ability to meet my mortgage obligations.

[Briefly explain your hardship, e.g., job loss, medical emergencies, divorce, etc., including dates and specifics of the situation. Be honest and concise.]

As a result of this situation, I am struggling to keep up with my monthly mortgage payments. I have attempted to manage my finances by [mention any steps you have taken, such as reducing expenses or seeking additional income], but despite my best efforts, I find myself in need of assistance.

I am requesting a [specific assistance needed, e.g., loan modification, forbearance, repayment plan] to help me regain my financial footing. I believe that with your support, I can return to making consistent payments in the near future.

Attached you will find documents supporting my claim, including [list any relevant documents, such as pay stubs, bank statements, or medical bills], which outline my current financial status.

I appreciate your time and consideration of my request. Please let me know if you require any additional information or documentation. I am eager to work together to find a solution that will allow me to keep my home.

Thank you for your understanding.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]