

[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 Loan Modification

Dear [Loan Servicer's Name],

I hope this letter finds you well. I am writing to formally request a modification of my loan agreement for the following account:

Loan Number: [Your Loan Number]

Property Address: [Property Address]

Due to [briefly explain your situation - e.g., financial hardship, job loss, unexpected expenses], I am currently facing difficulties in meeting my mortgage payments. Therefore, I am seeking a modification to make my payments more manageable.

I would like to propose the following modification terms:

1. [Proposed Interest Rate]
2. [Proposed Monthly Payment Amount]
3. [Any other terms you wish to propose]

Please find enclosed the necessary documentation supporting my request:

- [List of enclosed documents, e.g., income statements, bank statements, hardship letter]

I appreciate your consideration of my request and look forward to your prompt response. Thank you for your attention to this matter.

Sincerely,

[Your Name]