

[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 or Customer Service Department],  
I hope this letter finds you well. I am writing to formally request a loan modification for my mortgage account, [Account Number]. Due to [brief explanation of circumstances impacting your ability to make payments], I am finding it increasingly difficult to keep up with my current mortgage payments.

I believe that a modification would benefit both parties by allowing me to maintain my home while ensuring that you continue to receive payments on the loan.

To support my request, I am including the following documentation:

1. [List of documents such as income statements, tax returns, bank statements, etc.]
2. [Any additional documents that may support your case]

I would like to propose the following modification terms:

- New Loan Amount: [Proposed amount]
- New Interest Rate: [Proposed rate]
- New Monthly Payment: [Proposed payment]
- Loan Term: [Proposed term]

I appreciate your understanding and consideration regarding my request. I am hopeful we can work together to find a viable solution. Please feel free to contact me at [Your Phone Number] or [Your Email Address] to discuss this matter further.

Thank you for your attention to this important issue.

Sincerely,

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