

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

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

Subject: Request for Loan Modification

Dear [Lender's Name],

I hope this letter finds you well. I am writing to formally request a modification of my loan (Account Number: [Your Account Number]). Due to [brief explanation of financial hardship, e.g., job loss, medical expenses], I am facing challenges in meeting my current mortgage payments.

I am committed to resolving this situation and believe that a loan modification will allow me to keep my home while ensuring I can maintain payments. I kindly ask you to consider adjusting the terms of my loan, such as [specific requests, e.g., lowering the interest rate, extending the loan term].

Please let me know what documentation you require to review my request. I appreciate your attention to this matter and look forward to your prompt response.

Thank you for your understanding.

Sincerely,  
[Your Name]