

Subject: Request for Loan Modification

[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]

Dear [Loan Servicer's Name or Customer Service Department],
I hope this message finds you well. I am writing to formally request a loan modification for my mortgage account, [Account Number]. Due to [brief explanation of financial hardship or life circumstances], I am currently facing difficulties in meeting my monthly mortgage payments. I would like to explore options for modifying the terms of my loan to make my payments more manageable. I am committed to fulfilling my obligations and believe that a modification could provide a sustainable solution.

To assist with the review process, I am providing the following information:

1. **Loan Information:**

- Loan Type: [e.g., Fixed-rate, Adjustable-rate]
- Original Loan Amount: [Amount]
- Current Balance: [Amount]

2. **Financial Hardship Details:**

- Description of Hardship: [e.g., Job loss, medical expenses, etc.]
- Current Income: [Monthly/annual amount]
- Monthly Expenses: [Details of major expenses]

3. **Supporting Documentation:**

I have attached copies of the following documents:

- Recent pay stubs or proof of income
- Bank statements
- Tax returns for the last two years
- A hardship letter detailing my situation

I kindly request that you review my situation and consider modifying my loan under available programs. I am open to discussing various options, including interest rate reduction or extending the loan term.

Please let me know if you require any additional information or documentation. I appreciate your attention to this matter and look forward to your response.

Thank you for your understanding and assistance.

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]

[Attachment List (if applicable)]