

****Effective Communication Template 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]

Subject: Request for Loan Modification - [Loan Account Number]

Dear [Loan Servicer's Name],

I hope this message finds you well. I am writing to formally request a modification of my loan terms for the mortgage associated with the above account number due to [brief explanation of financial hardship, e.g., loss of income, medical expenses, etc.].

I believe that a loan modification will allow me to continue making timely payments and avoid foreclosure. Below, I have outlined my current financial situation:

1. ****Current Income****: [Briefly state your current income and any changes since the loan origination]
2. ****Expenses****: [List key monthly expenses and any changes]
3. ****Financial Hardship****: [Explain the circumstances leading to your request]

To assist in reviewing my request, I have attached the necessary documentation, which includes:

- Income statements (pay stubs, tax returns)
- Budget summary
- Any additional supporting documents (e.g., medical bills, termination letters)

I am committed to maintaining open communication and working with you throughout this process. I appreciate your consideration and support during this challenging time.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]

****Attachments**** [List any documents attached]