

[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 Loan Modification Department],
I am writing to formally request a modification of my loan, [Loan Number], due to [briefly explain your situation, e.g., financial hardship, job loss, medical expenses].

I have been a borrower of this loan since [Origination Date] and have made consistent payments until [mention specific circumstances leading to the request]. Due to [provide additional details about your situation], I am unable to maintain the current payment terms.

I believe that a loan modification will enable me to continue making payments and prevent potential foreclosure. I kindly request that you consider modifying the terms of my loan to [propose specific changes, e.g., lower interest rate, extended loan term, reduced monthly payment]. I have attached the necessary documentation to support my request, including [list any documents you are including, such as pay stubs, bank statements, tax returns, etc.].

Thank you for considering my request. I look forward to your prompt response so we can discuss possible solutions to my situation.

Sincerely,

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