

[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],
I hope this message finds you well.

1. ****Introduction****

- Briefly introduce yourself and the purpose of the letter.
- State your loan details (Loan Number, Property Address).

2. ****Current Situation****

- Explain any financial hardships or changes in circumstances that have led to your request for a modification.
- Include any relevant documentation (medical bills, loss of income, etc.).

3. ****Request for Modification****

- Clearly state the type of loan modification you are seeking (lower interest rate, extended term, reduced payments, etc.).
- Mention any previous communication or arrangements made regarding this request.

4. ****Reason for Assistance****

- Explain why the modification is necessary for you to remain in the property.
- Highlight your commitment to keeping the mortgage current moving forward.

5. ****Conclusion****

- Thank the loan servicer for considering your request.
- Include your willingness to discuss further or provide additional information as needed.

Sincerely,

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