

[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 Department],

I hope this letter finds you well. My name is [Your Name], and I am writing to formally request a loan modification for my mortgage loan, account number [Your Account Number].

Due to [briefly explain your situation, e.g., loss of income, medical expenses, etc.], I have been facing difficulties in making my monthly mortgage payments. I believe that a loan modification could provide me with the relief I need to stay current on my payments and avoid foreclosure.

I would like to request adjustments to the loan terms, which may include [specific requests, e.g., reduction of interest rate, extension of loan term, or temporary forbearance]. I am confident that with these adjustments, I will be able to manage my payments more effectively.

Enclosed, please find the following documents to support my request:

1. [List of Enclosed Documents, e.g., Income statements, Tax documents, Hardship Letter]
- 2.
- 3.

I appreciate your consideration of my request and look forward to working with you to resolve this matter. Please feel free to contact me at [Your Phone Number] or [Your Email Address] if you require any further information.

Thank you for your attention to this important matter.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Typed Name]