

[Your Name]  
[Your Address]  
[City, State, ZIP Code]  
[Email Address]  
[Phone Number]  
[Date]

[Loan Officer's Name]  
[Bank/Lender's Name]  
[Bank/Lender's Address]  
[City, State, ZIP Code]

Dear [Loan Officer's Name],

Subject: Request for Loan Modification Due to Hardship

I am writing to formally request a loan modification for my mortgage loan (Account Number: [Your Account Number]) due to unforeseen financial hardship.

[Explain the specific circumstances leading to your hardship, such as job loss, medical expenses, divorce, etc. Be concise but provide necessary details.]

Despite my best efforts to manage my bills and keep up with my mortgage payments, my current situation has made it impossible to maintain my previous payment schedule. [Describe any steps you have taken to address the situation, such as finding new employment, seeking financial counseling, or reducing expenses.]

I am requesting a modification of my loan to make my payments more manageable. I believe that with this adjustment, I can continue to meet my responsibilities while preventing foreclosure.

Attached are the documents that provide evidence of my financial situation, including [list any attached documents, such as pay stubs, bank statements, or medical bills].

I appreciate your understanding and consideration in this difficult time. I hope to discuss this matter further and find a resolution that works for both parties.

Thank you for your attention to this urgent matter.

Sincerely,  
[Your Name]