

[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]

Dear [Loan Servicer's Name or "To Whom It May Concern"],

Subject: Request for Loan Modification Assistance

I hope this letter finds you well. I am writing to formally request a loan modification for my mortgage account, [Your Account Number], due to my current financial situation.

Due to [briefly explain your situation, e.g., loss of income, medical expenses, etc.], I am finding it increasingly difficult to meet my monthly mortgage payments. I am committed to keeping my home and fulfilling my responsibilities, but I need assistance to make my payments more manageable.

I would appreciate the opportunity to discuss possible modifications to my loan, such as [state any specific modifications you are seeking; e.g., lower interest rate, extended loan term, temporary forbearance]. I believe that with these adjustments, I can continue to make timely payments and avoid foreclosure.

I have attached the necessary documentation to support my request, including [list any documents you're providing, e.g., recent pay stubs, bank statements, tax returns]. I am hopeful for a positive response and am available for a phone call or meeting to discuss this matter further. Thank you for your attention to this request. I look forward to your prompt response.

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]