

[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 letter finds you well.

I am writing to formally request a loan modification for my mortgage loan [Loan Number]. Due to [briefly explain financial hardship - e.g., job loss, medical expenses, etc.], I am currently facing difficulties in making my monthly mortgage payments.

My current monthly payment is [current payment amount], and I am seeking a modification to [propose new terms, such as a lower payment amount, interest rate reduction, extension of loan term, etc.].

Enclosed with this letter are relevant financial documents that provide insight into my current financial situation, including:

- [List of attached documents, e.g., pay stubs, bank statements, tax returns]

I believe a loan modification will allow me to remain in my home and continue making payments in a more manageable manner. I appreciate your consideration of my request, and I am hopeful for a positive response. Thank you for your attention to this matter. Please feel free to contact me at [phone number] or [email address] if you require any further information.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]