

[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: Loan Modification Request

Dear [Loan Servicer's Name or Appropriate Contact],  
I hope this letter finds you well. I am writing to formally request a loan modification for my mortgage account, numbered [Your Loan Account Number]. Due to [brief explanation of your situation, e.g., financial hardship, job loss, medical expenses], I am facing difficulties in making my current mortgage payments.

I believe that a modification of my loan terms could provide me with the financial relief I need to meet my obligations and avoid default. I am requesting a modification that includes [specific requests, e.g., reduced interest rate, extended term, principal forbearance].

I have attached [list any supporting documents, e.g., financial statements, income verification, hardship letter] to substantiate my request. I appreciate your consideration of my situation and look forward to discussing potential options to modify my loan.

Thank you for your time and understanding. Please feel free to contact me at [your phone number] or [your email address] to discuss this matter further.

Sincerely,

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