

[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 "To Whom It May Concern"],  
I hope this letter finds you well. I am writing to formally request a modification of my mortgage loan due to [briefly explain your circumstances, e.g., financial hardship, job loss, medical issues, etc.]. My loan account number is [your loan account number].  
Since [date of hardship onset], I have faced [describe the financial challenges] which have made it increasingly difficult to keep up with my current mortgage payments. I am committed to finding a solution that allows me to retain my home while also meeting my financial obligations. I am requesting a loan modification that may include [list any specific requests such as interest rate reduction, term extension, or principal reduction], as I believe these adjustments will enable me to make consistent payments in the future.

Included with this letter are the necessary documents to support my request:

1. [List any included documents, such as income verification, hardship letter, bank statements, etc.]
2. [Document 2]
3. [Document 3]

I would greatly appreciate your understanding and assistance during this challenging time. Please let me know if there are any additional documents or information required to process my request. I look forward to your favorable response.

Thank you for your attention to this matter.

Sincerely,

[Your Name]  
[Your Signature (if sending a hard copy)]  
[Optional: Enclosures list]