

[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 "Loan Modification Department"],  
Subject: Request for Loan Modification on Account [Your Loan Number]  
I hope this letter finds you well. I am writing to formally request a modification of my loan for the property located at [Property Address]. Due to [briefly explain your financial hardship, e.g., job loss, medical expenses], I am currently facing difficulties in meeting my monthly payments.

I have always valued my commitment to this loan and have made every effort to stay current; however, my situation has changed. To provide some context, [elaborate on your circumstances, any relevant income changes, and expenses].

I am committed to resolving this matter and maintaining my responsibility as a borrower. A loan modification would allow me to [explain how the modification will help, e.g., bring payments to a manageable level, avoid foreclosure].

I kindly request that you consider the following modifications:

1. [Proposed Modification Option 1, e.g., reduction in interest rate]
2. [Proposed Modification Option 2, e.g., extension of loan term]
3. [Proposed Modification Option 3, e.g., principal forbearance]

I have attached [list any relevant documentation, e.g., financial statements, hardship letters] to support my request. I genuinely appreciate your attention to this matter and hope to discuss potential solutions at your earliest convenience.

Thank you for considering my request. I look forward to your prompt response.

Sincerely,

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