

[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 modification of my loan, account number [Your Loan Number]. Due to [brief explanation of your financial situation, e.g., job loss, medical expenses], I am facing challenges in meeting my current loan obligations. I believe that a modification would allow me to continue making payments and avoid foreclosure. I kindly ask that you consider adjusting the terms of my loan to [specific request, e.g., lower interest rate, extended repayment period, reduced monthly payment].

I have attached all necessary documents, including my [list of documents, e.g., financial statement, income verification]. Please let me know if any additional information or documentation is required.

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

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]