

[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 Supportive Loan Modification

Dear [Loan Servicer's Name or Department],

I hope this letter finds you well. I am writing to formally request a loan modification for my mortgage account, [Account Number], due to [briefly explain your hardship, e.g., job loss, medical expenses, etc.]. I have been a committed borrower since [mention date or duration of loan] and have always aimed to meet my financial obligations. Unfortunately, [provide a brief account of your circumstances leading to the need for modification].

To outline my current financial situation:

- Monthly Income: [Amount]
- Monthly Expenses: [Amount]
- Current Mortgage Payment: [Amount]
- Other Debts: [List any if applicable]

I believe that a loan modification would allow me to stay current on my mortgage and avoid foreclosure. I am requesting [specific modification request, e.g., lower interest rate, extended term, etc.].

I have attached the necessary documentation for your review, including [list any attached documents, e.g., income statements, hardship letter, etc.].

Thank you for considering my request. I appreciate your understanding during this challenging time and look forward to your prompt response.

Sincerely,
[Your Name]