

[Your Name]  
[Your Address]  
[Your Phone Number]  
[Your Email Address]

[Date]

[Lender Name or Investor Name]  
[Lender Address]  
[Loan Number]

Subject: Hardship Assistance and Real Estate Solutions Request

Dear [Name of Contact Person or Department],

I am writing this letter to explain the financial difficulties I am currently facing and to request a solution regarding my property located at [Property Address].

I have consistently met my obligations in the past; however, I am now experiencing a significant financial hardship due to [State reason: e.g., job loss, medical emergency, divorce, or death in the family]. This situation has made it impossible for me to maintain my current mortgage payments.

Because of these circumstances, I am seeking a proactive real estate solution to avoid foreclosure. I am interested in discussing the following options:

- Loan Modification
- Short Sale
- Deed in Lieu of Foreclosure
- A temporary forbearance plan

My goal is to resolve this debt in a way that is beneficial for both parties. I have enclosed documentation regarding my current income and expenses to demonstrate my financial situation.

I am committed to working with you to find a solution as quickly as possible. Please let me know what next steps are required or if there are specific applications I need to complete.

Thank you for your time and consideration.

Sincerely,

[Your Signature]

[Your Printed Name]