

[Your Name]
[Your Address]
[City, State, Zip Code]
[Your Phone Number]
[Your Email Address]
[Loan Account Number]

[Date]

[Lender Name]
[Lender Department, e.g., Loss Mitigation Department]
[Lender Address]
[City, State, Zip Code]

Subject: Hardship Assistance Application - Death of Principal Co-Borrower

To Whom It May Concern,

I am writing to formally notify you of a significant financial hardship due to the death of the principal co-borrower, [Name of Deceased], who passed away on [Date of Death]. I have attached a certified copy of the death certificate for your records.

The loss of [Name of Deceased] has resulted in a substantial reduction of our household income. As the principal co-borrower contributed [Percentage]% of the income used to maintain our monthly loan payments, I am now facing extreme difficulty in meeting the current financial obligations for the above-referenced account.

I am committed to keeping this account in good standing and wish to avoid default. Therefore, I am requesting that you review my account for hardship assistance options, such as:

- Loan Modification
- Interest Rate Reduction
- Temporary Forbearance
- Payment Extension

I have enclosed my recent financial statements, proof of my current income, and a list of monthly expenses to assist in your evaluation. I am prepared to provide any additional documentation required to process this request.

Thank you for your time and for your compassionate consideration during this difficult time. I look forward to hearing from you regarding a possible solution.

Sincerely,

[Your Signature]
[Your Printed Name]