

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

[Date]

[Lender or Organization Name]
[Department Name, e.g., Loss Mitigation]
[Address]

RE: Hardship Letter - Account Number: [Your Account Number]

To Whom It May Concern,

I am writing this letter to explain the financial hardship I am currently experiencing and to request a temporary adjustment to my payment terms. Due to a significant reduction in my household income, I am finding it difficult to meet my monthly financial obligations.

The reduction in income is the result of [Specific Reason: e.g., a job loss, reduced hours at work, or a medical emergency affecting my ability to work], which began on [Date]. As a result, our total monthly household income has decreased from \$[Former Amount] to \$[Current Amount].

I am committed to fulfilling my financial responsibilities and have taken steps to reduce my household expenses. However, the current deficit makes it impossible to maintain my regular payment schedule at this time. My goal is to [Specific Request: e.g., lower my monthly payments, request a temporary forbearance, or restructure my loan] until my financial situation stabilizes.

Attached are the following documents to support my claim:

- [e.g., Pay stubs or termination notice]
- [e.g., Recent bank statements]
- [e.g., Tax returns]

I appreciate your time and consideration of my request. I am eager to discuss a plan that works for both parties. Please contact me at your earliest convenience.

Sincerely,

[Your Signature]

[Your Printed Name]