

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

[Date]

[Recipient Name]
[Title]
[Company/Organization Name]
[Address]
[City, State, Zip Code]

Re: Hardship Assistance Request - Property Damage due to [Type of Disaster]

Dear [Recipient Name],

I am writing this letter to formally request financial assistance or a payment moratorium regarding my [Account/Loan Number]. On [Date], my primary residence located at [Your Address] was severely damaged by [Type of Disaster, e.g., Hurricane, Wildfire, Flood].

As a result of this natural disaster, I am facing significant financial hardship. My property has sustained [Briefly describe damage, e.g., structural failure, roof loss, interior flooding], rendering it [uninhabitable/in need of immediate repair]. Consequently, I am currently dealing with unexpected expenses for temporary housing, debris removal, and emergency repairs.

I have attached documentation to verify my situation, including [List attachments, e.g., insurance claim summaries, photos of damage, or FEMA registration].

Due to these circumstances, I am requesting the following relief:

- [Option 1: A temporary suspension of payments for X months]
- [Option 2: A loan modification or restructured payment plan]
- [Option 3: A waiver of late fees accrued since the date of the disaster]

I am committed to fulfilling my financial obligations and intend to resume regular payments as soon as my situation stabilizes. I would appreciate your help in finding a solution that allows me to navigate this recovery period.

Thank you for your time and for considering my request. Please contact me at [Your Phone Number] or [Your Email] to discuss the next steps.

Sincerely,

[Your Signature]

[Your Printed Name]