

Date: [Current Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Phone Number]

[Email Address]

[Lender/Service Name]

[Lender Address]

[City, State, Zip Code]

RE: Hardship Letter for Mortgage Loan Account Number: [Your Loan Number]

To Whom It May Concern,

I am writing this letter to request assistance regarding my mortgage payments due to a significant financial hardship. On [Date of Death], my spouse, [Spouse's Name], passed away. I have attached a copy of the death certificate for your records.

The loss of my spouse has resulted in a severe reduction of our household income. We relied on [Spouse's Name]'s income to cover our monthly mortgage obligations and daily living expenses. Without this income, I am currently unable to meet the full monthly mortgage payment.

I am fully committed to keeping my home and am seeking a way to make my payments manageable. I would like to explore options such as a loan modification, forbearance, or any other repayment plans that may be available to me during this difficult time.

Enclosed you will find supporting financial documentation, including my current income statements and a summary of my monthly expenses. I am ready to provide any additional information you may need to evaluate my request.

Thank you for your time and for considering my situation. I look forward to hearing from you soon to discuss a possible solution.

Sincerely,

[Your Signature]

[Your Printed Name]