

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

[Date]

[Lender/Service Name]
[Loss Mitigation Department]
[Lender Address]
[City, State, Zip Code]

RE: Mortgage Assistance Request

Loan Number: [Your Loan Number]

Property Address: [Your Property Address]

To Whom It May Concern,

I am writing this letter to request assistance regarding my mortgage payments due to financial hardship. I value my home and am committed to finding a solution that allows me to remain in the property while meeting my financial obligations.

Currently, I am experiencing financial difficulties because of [briefly state reason, e.g., job loss, medical emergency, reduction in hours]. As a result, it has become difficult to maintain my current monthly payment schedule.

I would like to negotiate a relief plan and request that you consider the following options:

- **Loan Modification:** Adjusting the interest rate or extending the loan term to reduce monthly payments.
- **Forbearance:** A temporary pause or reduction in payments until my financial situation stabilizes.
- **Repayment Plan:** Spreading out the past-due amount over a set period added to my regular payments.

Enclosed with this letter, please find the following supporting documentation:

- Recent pay stubs or proof of income
- Most recent tax returns
- Bank statements for the last two months
- An itemized monthly budget/hardship affidavit

I am eager to discuss these options with a representative from your loss mitigation department. Please let me know what the next steps are in this process and if any additional information is required.

Thank you for your time and consideration of my request. I look forward to hearing from you soon.

Sincerely,

[Your Signature]

[Your Printed Name]