

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

[Date]

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

RE: Urgent Request for Foreclosure Prevention / Loan Workout

Account Number: [Your Loan Number]

Property Address: [Address of the property]

To the Loss Mitigation Department,

I am writing this letter to formally request immediate assistance in preventing the foreclosure of my home. Due to unexpected financial hardship, I am currently unable to meet my monthly mortgage obligations, but I am committed to keeping my home and finding a viable solution.

The hardship I am experiencing is due to [Briefly state reason: e.g., job loss, medical emergency, divorce]. Because of these circumstances, my income has been significantly impacted. However, my situation is currently [improving / stabilizing], and I am eager to explore all available options to bring my account current.

I would like to be considered for any available foreclosure alternatives, including but not limited to:

- Loan Modification
- Forbearance Plan
- Repayment Plan
- Principal Reduction

Enclosed with this letter, you will find my financial documentation, including [mention documents like pay stubs, bank statements, or tax returns]. I am ready to provide any additional information required to expedite the review of my case.

Please contact me as soon as possible to discuss the next steps in this process and to confirm that the foreclosure proceedings have been paused while we negotiate a resolution. I can be reached at [Your Phone Number] or [Your Email Address].

Thank you for your immediate attention to this urgent matter.

Sincerely,

[Your Signature]

[Your Printed Name]