

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

[Date]

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

RE: Loan Number: [Your Loan Number]

To Whom It May Concern,

I am writing this letter to formally request foreclosure relief and assistance regarding my mortgage for the property located at [Your Address]. I am currently experiencing financial hardship and am concerned about my ability to maintain my monthly mortgage payments.

The reason for my financial difficulty is [briefly state reason, e.g., job loss, medical emergency, or reduction in income]. This situation began on [Date] and is [temporary/permanent].

I am committed to keeping my home and would like to explore all available loss mitigation options, including but not limited to:

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

Enclosed are the necessary financial documents, including my recent pay stubs, bank statements, and tax returns, to support my request for assistance.

I look forward to discussing a solution that will allow me to bring my account current and avoid foreclosure. Please contact me at [Your Phone Number] or [Your Email] to discuss the next steps in this process.

Sincerely,

[Your Signature]

[Your Printed Name]