

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

[Date]

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

Re: Loan Number: [Your Loan Number]

Dear [Contact Person or Department Name],

I am writing to formally request a consultation regarding my current mortgage. I am seeking homeowner relief options as my mortgage is currently "upside down," meaning the outstanding balance on my loan exceeds the current market value of my property.

Due to [mention brief reason: market decline, financial hardship, etc.], I am concerned about the long-term sustainability of this debt. I would like to schedule a time to discuss potential solutions that may be available to me, such as:

- Loan Modification
- Principal Reduction
- Refinancing via specialized relief programs
- Short Sale or Deed-in-Lieu of Foreclosure (if applicable)

Please let me know what documentation is required to begin this review process and when a representative will be available to speak with me. I am committed to finding a proactive solution to remain in my home or resolve this debt responsibly.

Thank you for your time and assistance with this matter. I look forward to hearing from you soon.

Sincerely,

[Your Signature]

[Your Printed Name]