

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

[Date]

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

RE: Mortgage Consultation Request - Property Valuation Discrepancy

Loan Number: [Your Loan Number]

Property Address: [Full Property Address]

Dear [Contact Person or Department Name],

I am writing to formally request a consultation regarding my mortgage for the property listed above. Based on recent market data and local property valuations, the current fair market value of my home is significantly lower than the outstanding balance of my loan.

According to my records and a recent [mention source, e.g., professional appraisal or market analysis], the property is currently valued at approximately \$[Amount]. My current loan balance is \$[Amount]. This "upside down" or negative equity position has created a financial hardship.

I would like to schedule a time to discuss available options to address this situation, such as:

- Loan Modification
- Principal Reduction
- Short Sale Consultation
- Deed in Lieu of Foreclosure

I am committed to finding a proactive solution that avoids foreclosure. Please let me know what documentation is required to begin this review process and when we can speak to discuss these options in detail.

Thank you for your time and assistance.

Sincerely,

[Your Signature]

[Your Printed Name]