

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

[Date]

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

RE: Hardship Letter for Mortgage Loan Modification
Loan Number: [Your Loan Number]

To [Lender Name / Loss Mitigation Department],

I am writing this letter to request a mortgage loan modification due to a significant loss of income that has made it difficult for me to meet my monthly mortgage obligations. I am committed to keeping my home and hope to work with you to find a sustainable solution.

On [Date of Income Loss], my financial situation changed because of [Reason for Loss of Income - e.g., job loss, reduction in hours, business closure, or medical emergency]. This resulted in a [Percentage or Amount] decrease in my household income. Since this change, I have been struggling to pay all of my living expenses and my mortgage payment.

I have taken the following steps to manage my finances: [List actions, e.g., cutting unnecessary expenses, seeking new employment, or using savings]. Despite these efforts, my current mortgage payment is no longer affordable under my current financial circumstances.

I have attached documentation to verify my loss of income, including [List documents, e.g., termination letter, pay stubs, tax returns, or bank statements].

My goal is to reach a modification that reduces my monthly payments to a level that I can consistently afford. I would like to remain in my home and continue my relationship with [Lender Name].

Thank you for your time and for considering my request. I look forward to hearing from you regarding the next steps in the modification process.

Sincerely,

[Your Signature]
[Your Printed Name]