

Date: [Current Date]

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

Re: Hardship Letter for Loan Number: [Your Loan Number]

Dear Loss Mitigation Department,

I am writing this letter to explain the financial hardship that has led to my difficulty in making my mortgage payments and to request a formal review for foreclosure avoidance options.

The primary cause of my financial distress is a recent divorce, which became final on [Date]. This life event has resulted in a significant reduction in my total household income. Previously, our mortgage was sustained by two incomes; however, I am now solely responsible for all household expenses and debt obligations on a single salary.

In addition to the loss of a second income, I have incurred significant legal fees and relocation costs associated with the dissolution of the marriage. Despite my best efforts to reduce discretionary spending and reorganize my finances, the current monthly mortgage payment is no longer sustainable under my current financial circumstances.

I am fully committed to keeping my home and am requesting that you consider me for a loan modification, forbearance, or any other alternative to foreclosure that may be available. My goal is to reach a sustainable payment plan that reflects my current income level.

Enclosed please find the required financial documentation, including my divorce decree, recent pay stubs, and bank statements, to support this request.

Thank you for your time and for considering my request. I look forward to hearing from you soon to discuss potential solutions.

Sincerely,

[Your Signature]
[Your Printed Name]
[Your Phone Number]
[Your Email Address]
[Property Address]