

[Your Name]  
[Your Address]  
[Your Phone Number]  
[Your Loan Account Number]

[Date]

[Lender Name]  
[Lender Address]

**RE: Hardship Letter - Death of Co-Borrower and Loss of Income**

To Whom It May Concern,

I am writing this letter to formally request assistance regarding my mortgage payments due to a significant financial hardship. On [Date of Death], my co-borrower, [Name of Co-Borrower], passed away.

The loss of [Name of Co-Borrower] has resulted in a substantial reduction of our total household income. Previously, we relied on both of our incomes to meet our monthly financial obligations. Without their contribution, I am currently unable to afford the full monthly mortgage payment while covering essential living expenses.

I am fully committed to keeping my home and am seeking a solution to make my payments more affordable. I would like to be considered for a loan modification, forbearance, or any other loss mitigation options available to me.

Enclosed with this letter, please find the following supporting documentation:

- A copy of the death certificate
- Recent pay stubs and proof of current income
- Recent bank statements
- A detailed monthly budget

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

Sincerely,

[Your Signature]

[Your Printed Name]