

[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: Hardship Letter for Loan Restructuring - Account Number: [Your Loan Number]

To Whom It May Concern,

I am writing this letter to request a restructuring of my real estate loan due to a significant financial hardship. I have recently experienced a substantial loss of income resulting from a medical disability that has limited my ability to work.

On [Date of Disability], I was diagnosed with [Optional: Name of condition or "a long-term medical condition"] which prevented me from continuing my full-time employment at [Previous Employer]. As a result, my household income has decreased by [Percentage or Dollar Amount] per month. While I am currently receiving [mention benefits like SSDI, private disability, or worker's comp], these funds are insufficient to cover my current mortgage payments and essential living expenses.

I am deeply committed to keeping my home and meeting my financial obligations. I am requesting that you consider a loan modification or restructuring plan-such as an interest rate reduction, an extension of the loan term, or a temporary payment reduction-to make my monthly payments more manageable given my current fixed income.

Attached to this letter, please find the following supporting documentation:

- Medical documentation/physician's statement regarding my disability.
- Proof of disability benefits and current income statements.
- Most recent tax returns and bank statements.
- A detailed monthly expense budget.

I am eager to work with you to find a mutually beneficial solution. Please let me know what additional information or forms are required to proceed with this request. Thank you for your time and consideration.

Sincerely,

[Your Signature]

[Your Printed Name]