

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

[Date]

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

RE: Hardship Letter for Mortgage Loan Modification

Loan Number: [Your Loan Number]

Property Address: [Property Address]

To Whom It May Concern,

I am writing this letter to request a loan modification for my mortgage. I am currently experiencing a severe financial hardship due to the passing of my co-borrower, [Name of Deceased], on [Date of Death].

The loss of [Name of Deceased] has resulted in a significant reduction of our household income. We previously relied on both of our incomes to meet our monthly financial obligations, including our mortgage payments. Without their contribution, I am no longer able to afford the current monthly payment while covering basic living expenses.

It is my primary goal to keep my home and honor my financial commitment to [Lender Name]. I am fully committed to the property and wish to find a solution that allows me to make consistent, affordable payments based on my current single-income status.

Enclosed with this letter, please find the following documentation to support my request:

- A certified copy of the death certificate
- Recent pay stubs and proof of income
- Recent bank statements
- Tax returns for the past two years
- A detailed monthly budget

I am requesting that you review my financial situation for a loan modification to reduce my interest rate, extend the loan term, or adjust the monthly payments to a level that I can sustain.

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]