

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

[Date]

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

RE: Hardship Letter - Request for Foreclosure Prevention

Loan Number: [Your Loan Number]

Property Address: [Property Address]

To Whom It May Concern,

I am writing this letter to request assistance in preventing the foreclosure of my home. I am currently experiencing significant 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 substantial reduction of our household income. We previously relied on [his/her] income to cover our monthly mortgage payments and essential living expenses. Since the passing, I have been struggling to manage the full financial responsibility of the mortgage on my single income alone.

I am deeply committed to keeping my home and am seeking a solution that will allow me to make affordable payments. I would like to be considered for a loan modification, forbearance, or any other loss mitigation options available through your institution.

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

- A copy of the Death Certificate
- Proof of current household income (pay stubs/benefit statements)
- Recent bank statements
- A detailed monthly expense budget

I am ready to cooperate fully and provide any additional information needed to process this request. Thank you for your time and for considering my situation during this difficult period.

Sincerely,

[Your Signature]
[Your Printed Name]