

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

[Mortgage Servicer Name]
[Mortgage Servicer Address]
[City, State, Zip Code]

RE: Mortgage Assumption Request - Hardship Letter

Loan Number: [Your Loan Number]

Property Address: [Full Property Address]

Deceased Co-Borrower: [Name of Deceased]

Dear Loan Servicing Department,

I am writing to formally request a mortgage assumption for the above-referenced loan. I am the surviving co-borrower and currently reside at the property. This request is being made due to the passing of my co-borrower, [Name of Deceased], on [Date of Death].

The loss of [Name of Deceased] has created a significant financial hardship for my household. Specifically, the loss of their income has impacted my ability to manage the current loan terms under the existing structure without formal recognition of my sole responsibility for the debt.

It is my intention to remain in the home and fulfill the financial obligations of the mortgage. I am requesting that the loan be formally assumed into my name only. I have attached the following documentation to support this request:

- Certified copy of the Death Certificate
- Proof of my current income (Pay stubs/Tax returns)
- Recent bank statements
- [Optional: Copy of the Will or Probate documents]

I am committed to keeping the mortgage in good standing and look forward to working with you to complete the assumption process. Please let me know if any further information or additional forms are required.

Thank you for your time and consideration during this difficult time.

Sincerely,

[Your Signature]
[Your Printed Name]