

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

[Date]

[Lender Name]  
[Lender Department]  
[Lender Address]

**Subject: Hardship Letter - Request for HELOC Assistance Due to Death of Co-Borrower**

To Whom It May Concern,

I am writing to formally notify you of a significant financial hardship regarding my Home Equity Line of Credit (HELOC). On [Date of Death], my co-borrower, [Co-borrower's Name], passed away. I have attached a copy of the death certificate for your records.

The loss of [Co-borrower's Name] has resulted in a substantial reduction of our household income. As a result, I am currently struggling to meet the monthly payment obligations for this line of credit. My goal is to keep the property and fulfill my financial obligations, but I require a temporary or permanent adjustment to my current terms to avoid default.

I am requesting that you review my account for any available loss mitigation options, such as:

- A temporary payment reduction or forbearance.
- An extension of the draw period or repayment term.
- A permanent loan modification to lower the interest rate or monthly payment.

I have included my most recent financial documents, including proof of income and a list of monthly expenses, to assist with your review. I am committed to working with you to find a viable solution.

Thank you for your time and for considering my request during this difficult time. I look forward to hearing from you soon.

Sincerely,

[Your Signature]

[Your Printed Name]