

[Your Name]  
[Your Phone Number]  
[Your Email Address]  
[Your Mortgage Account Number]

[Date]

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

**RE: Hardship Assistance Request - Permanent Change of Station (PCS) Orders**

Dear [Lender Contact Name or Department],

I am writing this letter to request mortgage relief assistance regarding my property located at [Your Property Address]. I am an active-duty member of the [Branch of Service].

I have received official government orders for a Permanent Change of Station (PCS) to [New Duty Station/Location], with a report date of [Date]. A copy of my official orders is attached to this letter.

This relocation creates a significant financial hardship for the following reasons:

- The requirement to maintain two households (mortgage and new housing costs).
- Current market conditions in [City/State] making an immediate sale difficult without a loss.
- The distance of the move preventing me from managing the property effectively.

I am committed to meeting my financial obligations and would like to discuss available options, such as a short sale, deed-in-lieu of foreclosure, or a loan modification, as provided under the Servicemembers Civil Relief Act (SCRA) and other military homeowner assistance programs.

I have enclosed the following documents for your review:

- A copy of my PCS Orders.
- Recent Leave and Earnings Statement (LES).
- [Other financial documents as requested by lender].

Please contact me at your earliest convenience to discuss how we can resolve this matter. Thank you for your time and for your support of military service members.

Sincerely,

[Your Signature]  
[Your Printed Name]  
[Your Rank]