

[Your Name]  
[Your Service Branch and Rank]  
[Your Current Address]  
[City, State, Zip Code]  
[Phone Number]  
[Email Address]  
[Date]

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

RE: Hardship Letter for Foreclosure Avoidance  
Loan Number: [Your Loan Number]  
Property Address: [Address of the home in question]

To Whom It May Concern,

I am writing this letter to request assistance regarding my mortgage due to a financial hardship caused by my upcoming Permanent Change of Station (PCS) orders. I am an active-duty member of the [Branch of Service] and have been ordered to relocate to [New Duty Station/Location] effective [Date of Orders].

My relocation is mandatory and is not a voluntary move. As a result of these orders, I am faced with the following challenges:

- I am unable to continue residing in the property as my primary residence.
- Current market conditions may prevent me from selling the home for the full balance of the mortgage.
- The cost of maintaining two households (the mortgage at my current location and housing at my new duty station) creates a severe financial deficit.

I am committed to resolving this situation and wish to avoid foreclosure. I am requesting that you consider me for [mention specific option, e.g., a Short Sale, Deed-in-Lieu of Foreclosure, or Loan Modification]. Attached to this letter, please find a copy of my official PCS orders and my current financial documentation.

I appreciate your time and consideration of my military service and this request. I look forward to hearing from you regarding the next steps in this process.

Sincerely,

[Your Signature]  
[Your Printed Name]