

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

[Date]

[Lender/Servicer Name]
[Loss Mitigation Department]
[Lender Address]

Subject: Hardship Letter for Loan Modification - Permanent Change of Station (PCS) Orders

To Whom It May Concern,

I am writing to formally request a loan modification for my mortgage on the property located at [Your Property Address]. I am currently a service member with the [Branch of Service], and I have received official Permanent Change of Station (PCS) orders.

My orders require me to report to [New Duty Station Name/Location] no later than [Report Date]. This mandatory relocation creates a significant financial hardship, as I am required to relocate my household and secure housing at my new duty station while still maintaining the financial obligations of my current mortgage. Due to current market conditions in [Your Current City], I am concerned about my ability to sell the home or rent it for an amount that covers the existing monthly payment.

I am committed to my financial obligations and wish to avoid default or foreclosure. I am requesting a loan modification to [state your goal, e.g., lower the monthly payment or adjust the interest rate] to make the mortgage more affordable during this transition. I have attached a copy of my official PCS orders and my most recent Leave and Earnings Statement (LES) for your review.

I am eager to discuss the options available to me under the Servicemembers Civil Relief Act (SCRA) or your specific military assistance programs. Please let me know what additional documentation is required to process this request.

Thank you for your time and for your support of military families.

Sincerely,

[Your Signature]
[Your Printed Name]