

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

[Date]

[Lender Name]
[Lender Address]
[City, State, Zip Code]

RE: Hardship Letter for [Property Address] / Account Number: [Your Account Number]

To Whom It May Concern,

I am writing this letter to explain the financial difficulties I am currently experiencing and to request a [Short Sale / Loan Modification / Deferment] for my property located at the address mentioned above.

The primary reason for my financial hardship is: [State reason clearly, e.g., job loss, medical emergency, divorce, or reduction in income]. This event occurred on [Date/Period].

As a result of this situation, I am no longer able to meet my monthly mortgage obligations because [explain why expenses exceed income]. I have attempted to [list any steps taken to resolve the issue, such as seeking new employment or cutting expenses], but these efforts have not been sufficient to sustain my payments.

I have attached documentation to verify my current financial status, including [list documents like pay stubs, bank statements, or medical bills].

I am committed to resolving this situation and hope to work with you to find an alternative to foreclosure. Thank you for your time and for considering my request.

Sincerely,

[Your Signature]
[Your Printed Name]