

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

[Date]

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

**RE: Loss Mitigation Application**

Loan Number: [Your Loan Number]

Property Address: [Your Property Address]

To Whom It May Concern,

I am writing this letter to formally request a loss mitigation review for my mortgage loan. I am currently experiencing financial hardship and am concerned about my ability to maintain my monthly mortgage payments.

The reason for my financial hardship is: [Briefly describe reason, e.g., job loss, medical emergency, reduction in income, etc.]. This situation began on [Date].

I would like to stay in my home and am requesting that you evaluate my eligibility for any available loss mitigation options, such as:

- Loan Modification
- Forbearance Plan
- Repayment Plan
- [Other specific option if applicable]

Enclosed with this letter, please find the required documentation for your review, including:

- Completed Uniform Borrower Assistance Form
- Proof of income (pay stubs, tax returns)
- Recent bank statements
- A detailed monthly budget/financial statement

I am committed to working with you to find a solution that allows me to resolve my delinquency and keep my home. Please let me know if any additional information or documentation is required to process this request.

I look forward to hearing from you regarding the status of my application.

Sincerely,

[Your Signature]

[Your Printed Name]