

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

[Date]

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

RE: Mortgage Negotiation / Hardship Assistance Request

Account Number: [Your Loan Number]

Property Address: [Address of the Property]

Dear Loss Mitigation Department,

I am writing this letter to request a formal negotiation and review of my mortgage terms due to financial hardship. I am committed to keeping my home and would like to discuss options to make my monthly payments more manageable.

Currently, I am experiencing financial difficulty because of [State Reason: e.g., job loss, medical emergency, reduction in income]. As a result, it has become difficult to meet the current monthly obligation of \$[Current Payment Amount].

I am requesting that you consider me for one of the following loss mitigation options:

- Loan Modification (Interest rate reduction or term extension)
- Forbearance Plan
- Repayment Plan
- Principal Reduction

I have enclosed the following supporting documentation for your review:

- [List documents: e.g., Recent pay stubs, bank statements, tax returns]
- [Hardship Affidavit]
- [Financial Statement/Budget]

My goal is to reach a mutually beneficial agreement that avoids foreclosure. I am prepared to provide any additional information necessary to expedite this process.

Please acknowledge receipt of this letter and inform me of the next steps in the evaluation process. I can be reached at [Your Phone Number] or [Your Email Address].

Sincerely,

[Your Signature]

[Your Printed Name]