[NAME OF PERSON SEEKING RELIEF]

[ADDRESS OF PERSON SEEKING RELIEF]

[PHONE NUMBER OF PERSON SEEKING RELIEF]

[eMAIL ADDRESS OF PERSON SEEKING RELIEF]

[DATE]

[NAME OF FINANCIAL INSTITUTION]

[ADDRESS OF FINANCIAL INSTITUTION]

**Re**: Loan Modification for [NAME OF PERSON SEEKING RELIEF]

To Whom It May Concern:

I write to request a modification of the mortgage for the property located at [ADDRESS OF MORTGAGED PROPERTY]. Although the unfortunate events described in this letter mean that I am unable to make the [AMOUNT OF MONTHLY MORTGAGE PAYMENT] monthly payment under the current terms of the mortgage, I am committed to staying in the property, and I believe that the modifications I suggest will provide the help I need to return to the terms of the agreement.

[REASON FOR MORTGAGE MODIFICATION REQUEST, INCLUDING DESCRIPTION OF HARDSHIP, WHEN HARDSHIP OCCURRED, AND WHY IT MAKES MODIFICATION NECESSARY]

I propose the following modification: [DESCRIBE HOW MORTGAGE WILL BE MODIFIED, SUCH AS EXTENDING THE LOAN TERM OR TEMPORARILY REDUCING PAYMENTS]. If this is amenable, or if you would be willing to discuss other, alternative terms, please contact me at your earlier convenience.

Thank you for your consideration.

Sincerely,

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(Name)