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**Re:** Loan Modification for \_\_\_\_\_

To Whom It May Concern:

I write to request a modification of the mortgage for the property located at \_\_\_\_\_ . Although the unfortunate events described in this letter mean that I am unable to make the \$\_\_\_\_\_ 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.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_.

I propose the following modification: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

. 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,

\_\_\_\_\_

\_\_\_\_\_  
(Name)