[Borrower Name]

[Property Address]

[Loan Number]

[Date]

To Whom It May Concern,

I am writing to formally request a loan modification for my mortgage. Due to financial hardship, I am unable to continue making my current monthly payments as originally agreed. I respectfully request that you review my account for available modification options that could help me bring my loan current andmake my payments more affordable.

Reason for Hardship:

[Example: In June 2025, my household income was reduced when my spouse’s work hours were cut. Combined with rising living expenses, we are struggling to maintain our mortgage obligations.]

Current Financial Situation:

• Current gross monthly income: $\_\_\_\_\_\_

• Total household expenses: $\_\_\_\_\_\_

• Affordable modified mortgage payment: $\_\_\_\_\_\_

Supporting Documentation:

Enclosed are copies of my pay stubs, bank statements, and any additional documents that verify my financial hardship.

Thank you for your time and assistance. I look forward to your response and to working toward a resolution that allows me to remain in my home.

Sincerely,

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

[Borrower Signature]

[Borrower Name]