[Borrower Name]

[Property Address]

[Loan Number]

[Date]

To Whom It May Concern,

I am writing to request assistance with my mortgage through your loan modification or loss

mitigation programs. Due to circumstances beyond my control, I have experienced financial hardship and am unable to maintain my current mortgage payments.

Hardship Explanation:

[Example: In March 2025, I was laid off from my job, resulting in a significant reduction in

household income. I have since secured new employment, but at a lower salary. Combined

with increased living expenses, I am struggling to keep up with my current mortgage

payment.]

Steps Toward Resolution:

• I am committed to staying in my home and resuming timely payments.

• My current gross monthly income is $\_\_\_\_\_\_.

• My household expenses total $\_\_\_\_\_\_.

• I can reasonably afford a modified payment of $\_\_\_\_ per month.

Supporting Documentation:

I am enclosing copies of my most recent pay stubs, bank statements, and proof of hardship.

I respectfully request that you review my account for available loan modification options.

Please advise if additional information is required.

Thank you for your time and assistance.

Sincerely,

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

[Borrower Signature