

■ The Real Estate Professor – Office Hours Resource Series

Sample Loan Modification Request Letter – Prepared by The Real Estate Professor

This resource has been prepared by The Real Estate Professor to help guide homeowners through common mortgage challenges. Please use it as an educational tool and customize it with your own information before submitting anything to your lender or servicer.

How to Use This Resource:

- Review the sample/template on the following page(s).
- Replace all placeholder text (names, loan #, property address, etc.) with your personal details.
- Attach supporting documents (pay stubs, hardship proof, etc.) as required.
- Always submit directly to your loan servicer.

TikTok: @thereprofessor

The Real Estate Professor is a licensed California Real Estate Broker and Mortgage Loan Officer.
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Disclaimer: This document is provided for educational purposes only. It must be customized by the borrower and submitted directly to their loan servicer. The Real Estate Professor, Homes & Loans 4U, or Hoot Home Loans are not responsible for outcomes of individual cases. This is not a solicitation of business if you are currently working with a licensed real estate professional.

[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 and make 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]