

Sample Hardship 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.
DRE# 01397646 | NMLS# 1657175

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 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]
[Borrower Name]