

# Hardship Letter for Loan Modification Template

[Your Name]  
[Your Address]  
[City, State, Zip]  
[Date]

[Lender's Name]  
[Company's Name]  
[Company's Address]  
[City, State, Zip]

Re: Request for Loan Modification for [Loan Number]

Dear [Lender's Name],

I am writing to request a modification of my mortgage terms due to financial hardship. I have been a loyal customer of [Lender's Name] for [X years], but recent events have made my current mortgage payments unsustainable.

[Describe your hardship in detail, focusing on the events that led to your current financial situation.]

As a result, I am requesting [specific modification request] to help me navigate this challenging period. Attached, you will find documents that support my situation, including [list of documents].

I am committed to resolving this situation and am eager to work with you to find a solution that allows me to meet my financial obligations. Your understanding and cooperation in this matter are greatly appreciated.

Thank you for your time and consideration.

Sincerely,  
[Your Name]