

Mortgage Loan Modification Request Letter

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INSTRUCTIONS FOR USE

A hardship letter to request a loan modification from your mortgage servicer. Fill in the bracketed fields and attach the documents listed in the checklist.

1. Your Information

Your name: _____

Property address: _____

Loan / account number: _____

Date: _____

2. Servicer

Lender / servicer name & address: _____

3. Request

I am writing to request a modification of my mortgage loan due to financial hardship.

4. Hardship

☐ Job loss / reduced income

☐ Medical expenses

☐ Divorce

☐ Other

Explain your hardship and when it

began: _____

5. Current Situation

Monthly income: _____

Monthly expenses: _____

What modification you are requesting (lower rate, longer term, etc.): _____

6. Closing

I have enclosed supporting documents and can be reached at the number below.

Phone / email: _____

Signature

Homeowner

Printed Name: _____

Signature: _____

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