**LETTER TEMPLATE**

**HARDSHIP LETTER FOR DAMAGE TO PROPERTY**

**[Your Name]**

**[Your Address]**

**[Your Phone #]**

**[Company Name]**  
**ATTN:** **[appropriate department]**  
**[Address]**  
**[Address Continued]**

**[Date]**

To Whom It May Concern:

I am writing this letter to request **[loan modification/leniency/delinquency forgiveness/etc.]** on my **[house/car/etc.]** loan. Due to severe, unforeseen property damage, I am in danger of falling behind on my payments and would like **[amount of time]** to get back on my feet.

On **[date]**, my **[house/car/property]** was **[vandalized/hit by a natural disaster/involved in an accident/etc.]**. While I have insurance for **[foreseeable conditions]**, this was unpredictable. It caused **[monetary amount]** in damages, **[amount]** of which will not be covered by insurance of any kind.

The time and resources I will be putting into this project to get my **[house/car/business]** serviceable again means that I will not be able to meet my loan requirements for **[amount of time]**. I have attached a spreadsheet of my projected repairs as well as a modified loan plan.

Please contact me at your earliest convenience so that we can discuss a solution to this problem. Thank you for your consideration.

Sincerely,

**[Sender Name]**