**LETTER TEMPLATE**

**HARDSHIP LETTER TO BANK OF AMERICA**

**[Account Number]**

**[Your Name]**

**[Contact Number]**

**ATTN:** **[Home Loans]**

**[Address]**

**[Date]**

To Whom It May Concern:

I am writing with regard to my home at **[address]**, which has a mortgage owned by Bank of America. I have been behind on my mortgage payments since **[date]**, and I am writing to begin the process of resolving this situation. I fell behind on my payments because **[detail the reasons for hardship, including medical problems, death, job loss, etc.]**, which occurred **[date]**. I am unable to pay the monthly payments as is, but I believe I can afford **[amount in dollars]** per month, beginning **[date]**.

My home **[is/is not]** up for sale, and the property taxes and homeowner’s insurance **[is/is not]** current. I know that Bank of America has programs such as Home Affordable Foreclosure, Home Affordable Modification, and Home Affordable Refinance. I am interested in **[name of the program that suits your needs]**.

I have attached my financial information, including a detailed account of my income, recent pay stubs, and **[any other information they’ve asked for or you think is relevant]**.

It is my hope that we can bring a swift and satisfying resolution to this problem as quickly as possible.

Please contact me at your earliest convenience.

Sincerely,

**[Sender Name]**