**LETTER TEMPLATE**

**HARDSHIP LETTER STOP FORECLOSURE**

**[Your Name]**

**[Your Address]**

**[Your Phone Number]**

**[Creditor Name]**

**[Address]**

**[Date]**

RE: stopping foreclosure on **[address of home]**

To Whom It May Concern:

I am writing in the hopes that this letter will help to stop the foreclosure proceedings on my home at **[address]**. I have owned this home since **[date]**, and have recently begun to fall behind on payments due to financial hardship. This hardship was caused by **[details of the hardship; could be medical bills, death, job loss, etc.]** and has left me unable to keep up with the mortgage payments of **[amount in dollars]** per month.

I would like to avoid foreclosure. I **[am/am not]** committed to staying in my home. My home **[is/is not]** on the market. **[If it is on the market, indicate the current asking price, and if you are requesting approval of a short sale]**. **[If you are trying to consolidate or restructure your loan, indicate that here, along with any plan you have in mind for doing so]**.

I have attached all my relevant financial documents, including **[list of what you’re attaching]**. I hope we can work together to avoid the complications and price of foreclosure.

Please contact me at your earlier convenience.

Sincerely,

**[Sender Name]**