**LETTER TEMPLATE**

**KEEP HOUSE HARDSHIP LETTER**

**[Your Name]**

**[Your Address]**

**[Your Phone Number]**

**[Company Name]**

**ATTN:** **[appropriate department]**

**[Address]**

**[Date]**

To Whom It May Concern:

I am writing to you today concerning my mortgage foreclosure. This home is extremely important to me and my family, as it is in the center of our professional, social, educational, and devotional lives. I would like to work out a forbearance plan or loan modification that would allow me to keep the house.

My inability to pay the mortgage on my house has arisen from **[specific and detailed situation. Family problems, medical emergencies, death, loss of income/job, etc. Attach documents as necessary to prove financial hardship]**.

I would like to propose a temporary loan modification plan. With my savings of **[amount]** I can make a reduced payment of **[amount]** from now until **[date]**, when I shall hopefully **[resolution of aforementioned problems]**. At that time, I would resume paying the previous amount of **[amount]**. I hope that I have made it clear how necessary my home is to both me and my **[members of family]**. It is critical to our daily lives in **[specific ways]** and we cannot afford to lose it at this time.

I am hoping that we can work out some sort of solution as quickly as possible. Please contact me immediately so that we can begin this process.

Sincerely,

**[Sender Name]**