**LETTER TEMPLATE**

**HARDSHIP LETTER FOR LOAN MODIFICATION**

**[Your Name]**

**[Your Address]**

**[Address Continued]**

**[Your Phone Number]**

**[Mortgage Company Name]**

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

**[Address]**

**[Address Continued]**

**[Date]**

RE: loan modification for **[Name]**

To Whom It May Concern:

I am writing this letter in support for my loan modification plan for the **[mortgage, loan, etc.]** on the **[home, car, etc.]** located at **[address]**. My intention is to stay in my home, and my hope is that the loan modification will allow me to get my loan in order and back on the right path. I have been unable to pay my mortgage payments on time due to **[explanation of the reasons you are experiencing hardship; be specific]**.

I have attached the appropriate financial documents, including **[list of documents]**, which should illustrate to you how serious my situation has become. I hope that we can work together, and quickly, to modify this loan so that I may begin to make the payments again as soon as possible.

Sincerely,

**[Name]**