

[MortgagorFirstName] [MortgagorLastName]
[SpouseFirstName] [SpouseLastName] [CoMortgagorFirstName1] [CoMortgagorLastName1]
[StreetAddress]
[City], [State], [Zip]

[LenderName]
[LenderMailingAddress]
[LenderCity], [LenderState], [LenderZip]

RE: Account #: [AccountNumber]
[PropertyStreetAddress]
[PropertyCity], [PropertyState], [PropertyZip]

To Whom It May Concern:

The purpose of this letter is to explain the reasons why finding it difficult to afford payment and to request your assistance in working with to modify loan. have a [TypeOfLoan]. As staying in home is number one priority, sincerely hope you will work with to modify the mortgage.

The main reason that caused to become late on the payments is due to an illness. [IllnessDescription]. Due to the illness, have lost income from the inability work. While 've donebest to keep up with the payments, have simply been unable to afford them with such reduced income and have fallen further and further behind.

even exhausted savings and credit cards in order to keep up with the mortgage as much as possible.

The secondary reason that causedto become late on the payments is due to an illness. [MedicalConditionDescription1]. Due to the illness, have simply been unable to afford them with such reduced income and have fallen further and further behind.

[AdditionalHardshipInformation]

situation has improved. [DescriptionOfImprovedSituation],current household income is \$[Income] per [IncomePeriod].have also reduced or cut out unnecessary expenses. [ExpensesCutOut].happy to send you documentation verifying such income and expenses at your request.

If you could work wითto modify mortgage and lower my monthly payment, convert my mortgage into a fixed rate loan, forgive/forebear the delinquent amount owed, [OtherModification].

Sincerely,

[MortgagorFirstName] [MortgagorLastName]

[SpouseFirstName] [SpouseLastName]