

**[ Your Name ]**  
**[ Your address ]**  
**[ Your address ]**  
**[ Your phone number ]**  
**[ Your email address ]**

**[ Date ]**

Address:      **[ Property address ]**  
                  **[ Property address ]**  
Loan number:**[ Loan account number ]**

To Whom It May Concern:

I write to explain the hardship that lead me to fall behind on my mortgage payments. I want to keep my home and look forward to working with you to obtain a modification of my mortgage.

This past **[ month, year ]**, I experienced financial hardship and could not pay my mortgage because **[ state your reason briefly ]**. While this hardship was emotionally and financially draining, the worst is now behind me, and I request modification to allow me to get back on track with you as my lender.

If you decide not to approve me for a modification, I will have no choice but to file for bankruptcy, which I am attempting to avoid, in part to put me in a better position to recommence repayment on my mortgage.

I therefore respectfully request modification of my loan. Please let me know by any of the contact information provided above if I can provide you with any additional information or documents.

Sincerely,

**[ Your signature ]**  
**[ Your name ]**