

# HARDSHIP LETTER FOR MORTGAGE

Borrower's Full Name: \_\_\_\_\_  
Property Address: \_\_\_\_\_  
Loan Number: \_\_\_\_\_

## **Introduction:**

I am writing to formally explain the financial hardship that has impacted my ability to fulfill the mortgage obligations associated with the above property. It is my sincere intention to work cooperatively with the lender to find a reasonable solution that allows me to keep my home and fulfill my financial responsibilities.

## **Description of Hardship:**

Due to unforeseen circumstances, I have experienced a significant change in my financial situation. The primary causes of my hardship include, but are not limited to, the following: • Loss of employment or reduction in income • Medical expenses or serious illness • Divorce or separation • Death of a family member contributing to household income • Other financial burdens beyond my control These factors have adversely affected my ability to meet my mortgage payments in a timely manner.

## **Financial Information:**

I have carefully reviewed my current financial situation, including income, expenses, and assets. I have attached documentation supporting my claims, including pay stubs, bank statements, medical bills, and other pertinent records. I am committed to providing any additional information or documentation that may be necessary to facilitate the review of my case.

## **Request for Assistance:**

Given my current financial hardship, I respectfully request the lender to consider available loss mitigation options, including but not limited to: • Loan modification • Repayment plan • Forbearance agreement • Short sale or deed in lieu of foreclosure I am open to discussing any other alternatives that may be mutually agreeable and in compliance with applicable laws.

## **Commitment to Resolution:**

I am committed to working diligently with my mortgage servicer and will respond promptly to any communication or requests for information. I understand that it is important to maintain open and honest communication throughout this process and will take all reasonable steps to resolve my mortgage obligations.

## **Acknowledgments:**

I acknowledge that submitting this hardship letter does not guarantee approval of any assistance programs or modifications. All requests are subject to review and approval based on lender policies and applicable law. I affirm that

the information provided herein is true, accurate, and complete to the best of my knowledge.

**Contact Information:**

For any questions or correspondence regarding this hardship letter, please contact me at the following: Phone Number:

\_\_\_\_\_ Email Address: \_\_\_\_\_ Mailing

Address (if different from property address): \_\_\_\_\_

\_\_\_\_\_

**Signature:**

Borrower Signature: \_\_\_\_\_

Co-Borrower Signature (if applicable): \_\_\_\_\_

This hardship letter is provided in good faith and is intended to facilitate communication and resolution regarding mortgage obligations.

Date: \_\_\_\_\_

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