

# MORTGAGE HARDSHIP LETTER

Lender Name: \_\_\_\_\_

Lender Address: \_\_\_\_\_

## **Borrower Information:**

Full Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone Number: \_\_\_\_\_

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

## **Property Information:**

Property Address: \_\_\_\_\_

Loan Number: \_\_\_\_\_

## **Hardship Explanation:**

I am writing to inform you of my current financial hardship and to request your consideration for assistance regarding my mortgage obligations. Due to unforeseen circumstances beyond my control, I am experiencing significant difficulty in meeting my monthly mortgage payments. The circumstances contributing to my hardship include, but are not limited to:

- Loss of employment or significant reduction in income.
- Medical emergencies or substantial healthcare expenses.
- Divorce, separation, or other family emergencies.
- Increased living expenses or unexpected financial burdens.
- Other circumstances affecting my ability to pay my mortgage.

## **Requested Assistance:**

In light of my hardship, I respectfully request that you consider one or more of the following loss mitigation options to help me maintain my home and avoid foreclosure:

- Loan modification to reduce monthly payments or interest rate.
- Forbearance or temporary suspension of payments.
- Repayment plan to catch up on past due amounts over time.
- Partial claim or subordinate lien assistance.
- Short sale or deed in lieu of foreclosure alternatives.

## **Financial Information:**

To assist you in evaluating my request, I have enclosed documentation substantiating my financial hardship, including income statements, expense records, and any other relevant materials. I am committed to working with you in good faith to resolve this matter and find a mutually agreeable solution.

**Acknowledgment:**

I understand that this hardship letter does not guarantee approval of any assistance program and that any offers or agreements must be made in writing by the lender or servicer. I agree to provide additional information if requested and to communicate promptly during the review process.

**Legal Compliance:**

This letter and any agreements arising from it shall be governed by and construed in accordance with the laws of the United States and the applicable state laws. The undersigned affirm that all information provided herein is true, accurate, and complete to the best of their knowledge.

**BORROWER'S SIGNATURE**

**LENDER'S REPRESENTATIVE SIGNATURE**

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

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

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