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[Your Name]

[Your Address]

[City, State, ZIP Code]

[Phone Number]

[Email Address]

[Date]

To:

[Loan Servicer Name]

[Servicer's Address]

[City, State, ZIP Code]

Subject: Request for Mortgage Assistance Due to Financial Hardship

Dear [Loan Servicer Name],

I am writing to formally request mortgage assistance due to financial hardship.

I have encountered [brief description of hardship – e.g., job loss, reduced income, illness, etc.] which has affected my ability to maintain timely mortgage payments. I am committed to resolving this situation and wish to work with you on available options, including a loan modification, forbearance, or any other program that may help me avoid foreclosure.

Here is a brief overview of my situation:

- **Property Address:** [Insert property address]
- **Loan Number:** [Insert loan number]
- **Date hardship began:** [Insert approximate date]
- **Nature of hardship:** [e.g., reduced income due to job loss in March 2024]
- **Current status:** [I am behind by X months / \$X total]

I am requesting a review of any options that may be available to me. I can provide supporting documentation such as pay stubs, unemployment benefits, a hardship affidavit, and a budget summary upon request.

Thank you for your time and consideration. Please let me know what next steps I need to take.

Sincerely,

[Your Name]

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