

# Sample Mortgage Hardship Letter Template

**[Your Name]**

[Your Street Address]

[City, State, ZIP Code]

[Phone Number]

[Email Address]

[Loan Number]

**[Today's Date]****[Mortgage Servicer Name]**

[Servicer's Address]

[City, State, ZIP Code]

---

**Subject:** Hardship Letter – Request for Mortgage Assistance

Dear [Servicer Name or "Loss Mitigation Department"],

I am writing to formally request mortgage assistance due to a financial hardship that has affected my ability to make timely mortgage payments.

**Reason for Hardship:**

[Briefly explain the cause — e.g., job loss, divorce/separation, illness, reduced income, etc.]

**Impact on Ability to Pay:**

[Explain how the hardship has specifically impacted your household income and ability to keep up with mortgage payments.]

**Current Status:**

- I have [#] missed payments.
- My household income has been reduced by approximately [% or \$ amount].
- I am actively [seeking employment, managing medical recovery, undergoing financial restructuring, etc.].

**Plan for Recovery:**

I am committed to keeping my home and am requesting assistance options that may include forbearance, a repayment plan, loan modification, or other available workout solutions.

[Optional: Briefly explain any positive changes — new job prospects, recovery plan, pending benefits, etc.]

**Supporting Documents:**

Enclosed/attached are documents supporting my hardship, including [pay stubs, medical bills, divorce decree, unemployment benefits proof, etc.].

I respectfully request that you review my situation and work with me to find a solution. Please let me know if there are additional forms or information you require.

Thank you for your time, understanding, and assistance.

Sincerely,

[Your Full Name]

[Your Loan Number]

---

## Notes for Homeowners (optional footer inside PDF version):

- Keep your letter honest and concise.
- Attach all requested supporting documents.
- Always keep a copy for your records.
- Follow up with your servicer if you don't receive a timely response.