[Your Name]

[Street Address]

[City, St Zip]

[Optional – Account Number]

[Today’s Date]

[Name of Recipient]

[Title]

[Company]

[Address]

[City, St Zip]

Dear [Name of Recipient]: (or To Whom It May Concern)

[**Instructions:** This template provides structure and guidance for writing a Hardship Letter. Simply replace information in brackets[] with your own information and text. For additional tips, examples and guidance on using this template, see the [Hardship Letter](http://www.vertex42.com/WordTemplates/hardship-letter.html) page on Vertex42.com.]

[Begin by explaining that you are writing this letter to explain why you are delinquent on your mortgage and your desire for them to assist you with modifying your loan.]

[Explain the reason why you are behind on your mortgage. Indicate whether you have exhausted all your resources and your intensions for the future.]

[Indicate your desire to keep your home and why a loan modification would be of value. Ask them to consider you for a loan modification including modification to the delinquent amount and/or monthly payment. ]

[Thank them for their time and consideration.]

Sincerely (or Respectfully Yours),

(Sign here for letters sent by mail or fax)

[Typed Name]