

MORTGAGE LETTER OF HARDSHIP

December 01, 20...

Nothing New

Head

Loss Mitigation Department

ABC Lenders

363 Highwood Way

Uptown, TX 75368

Dear Mr.New

It is with great enthusiasm that I write this letter to humbly request payment relief to assist me in getting my mortgage payments back on track and avoiding foreclosure during this time of unexpected financial hardship for my family.

I lost my work as a Senior Credit Analyst at ABC Bank three months ago. As the primary breadwinner for my family, the loss of my sole source of income has had a significant impact on my financial circumstances.

After numerous unsuccessful job searches, I've maxed up my credit cards to support my three children, all of whom are under the age of 5. At this point, I'm not sure I can continue to meet their most basic needs, such as putting food on the table.

I am requesting that my monthly payment be decreased from \$791 to \$213 for the next six months until I am able to acquire another stable source of income.

As a sign of good faith, this reduction would allow me to continue making payments. I had not missed a single payment since getting authorized for this mortgage in 20... until I lost my job three months ago.

I have enclosed the following documents for your convenience

1. my bank statements
2. tax return
3. a letter from my former employer
4. utility bills.

I genuinely hope we can come up with a solution together. Thank you for your time and consideration, and please let me know if there is anything else you need from me.

Sincerely