

[Date]

[Your Name]

[Your Address]

[Your Email]

[Your Phone Number]

Re: Account Number XXXX-XXXX-XXXX-XXXX

Dear [Mortgage Company]:

[I/We] [am/are] writing this hardship letter to request a [loan modification or short sale].

The circumstances surrounding [my/our] late payments have been beyond [my/our] my control due to [explain the reason for financial difficulty].

Due to this unforeseen and unavoidable event we have gotten behind on payments but have every intention of making it right with you.

We have taken the following steps to remedy the problem [explain what you are doing to make more money or lower your expenses so you can get caught up, if the short sale, include the process of finding a buyer].

At this point and time, we see no other way to honor our debt with you and hope you can help us make this right.

[I/We] are hoping that you will consider us for a [loan modification/short sale] under the following terms [layout your loan modification request or amount of money you are offering for the short sale].

Sincerely,

[Borrower's Signature]