**Date**

**Your Name   
Your address:   
Your Bank's Name   
Loan number:**

**To Whom It May Concern:**

**This letter explains the difficult situation which caused me to fall behind on my mortgage payments. I would like to be considered for a loan modification to decrease my payments, fix my interest rate at a lower rate, and recapitalize or forgive the delinquent payments in order to get me caught up and prevent future delinquency. My main goal is to keep my home for the long term. I work for (employer) as a (job title). (If more than one borrower, include this information for each co-signer/borrower.) I (we) hit hard times recently and fell behind on my (our) payments because (explain your reason here). Since that time, (give the reason hardship is over or improving). My (our) income is now (stabilized, improving, et cetera).**

**Despite my (our) recent hardship, it is my (our) full intention to pay what I (we) owe. Now that things are (improving, stabilized, et cetera), I (we) would appreciate your consideration to lower my (our) payments, help us get caught back up, and fix the interest rate so that I (we) can afford to stay in my (our) home for the long term.**

**I (We) really hope you will work with me (us) on this. Please help me (us) come up with a solution quickly to resolve the current delinquencies and prevent problems down the road.**

**I sincerely apologize for getting behind on my mortgage, but as you see circumstances have prevented my keeping up with the mortgage.**

**Respectfully,**

**(Your Signature)   
(Your Name)**