To Whom It May Concern:

We are writing this letter to explain our unfortunate circumstances that have caused us to become late and possibly delinquent in our future mortgage payments.

We have done everything in our power to make ends meet but unfortunately we have fallen short and would like you to consider working with us to modify our loan or work with us on a solution. I would like to ensure you that our number one goal is to keep our home.

This is the home of our dreams that we worked so hard for and would be heartbroken if we loose it. We would really appreciate the opportunity to keep our home. As you can probably see in your records we are trying very hard and are making our payments. Due to a reduction in income in both me and my wife we find it very difficult to make ends meet. We were one of the unfortunate ones that got into a loan which had NEG AM. from a previous lender.

We were not aware of this until we saw our balance increase drastically and had no choice but to refinance to another loan. Due to our balance increasing drastically we could only get an ARM loan in which we are in now. We have a 2nd with Chase also at a high interest rate. Our main goal as I mentioned is to keep our home.

We would appreciate it if you can work with us to get rid of the 2nd and just have one 30yr fixed at a lower interest rate. We would like to have a comfortable payment which will allow us to keep our home. We truly hope that you will consider working with us. Enclosed is the application and other documentation required. Thank you in advance for your consideration in this matter.

Sincerely