Name: (Your Name)
Address: (Your Address)
Lender Name: (Your Lender)
Loan #: (your Loan #)

To Whom It May Concern:

I am unable to keep current with my mortgage due to divorce.  I am receiving no financial support from my husband and I have been a homemaker for the past \_\_\_ years.  I am employed, but because of my lack of skills, I am unable to earn much more than minimum wage.

I have \_\_\_ children at home ages \_\_\_ and \_\_\_.  With the cost of daycare and my other obligations, there is just no way to make the mortgage payment.  I have used up any available credit just to keep food on the table.

I cannot keep my home and must sell it.  The real estate market is such that I owe more than what my home is worth.  My only other option would be to file bankruptcy.  I am an honest, hardworking person and it is devastating for me to find myself in this awful position.

I would deeply appreciate any help you can offer.

Sincerely,

Name: (Your Name)
Address: (Your Address)
Lender Name: (Your Lender)
Loan #: (your Loan #)