

To Whom It May Concern:

I am writing this letter to explain the unfortunate set of circumstances that have caused us to become delinquent with our mortgage. We have done everything in our power to make ends meet but we are falling short each month. We would like you to consider working with us to modify our loan. Our number one goal is to keep our home and we would really appreciate the opportunity to do that.

The main reason for us falling behind was due to **(insert reason here and don't be too lengthy and long winded)**. Once we were late and our income not being enough, we fell further behind. Now, it's to the point where we can't afford to pay what is owed to (Lender's name). It is our intention to pay what we owe. But at this time we have exhausted all of our income and resources and are turning to you for help.

(The approximate date the hardship began and the statement "we believe that our situation is temporary" or "permanent".

We hope that you will work with us to resolve this situation in a way that is mutually reasonable for both of us.

Sincerely and Respectfully,

Borrower's Signature

Date

Co-Borrower's Signature

Date