

## Hardship Letter Sample

*This is a guide to help you write your own letter.  
Do not try to send this document to your mortgage company.*

Date

Lender's Name  
Lender's Address

**RE: Homeowner's name as it appears on the loan  
Property address as it appears on the loan  
Loan # 123456789**

Dear Loss Mitigation Department (or assigned representatives name),

We are 4 months behind on our mortgage payments because (lost job, payment increased, medical expenses, whatever your hardship is). **(This is what happened in a few sentences, don't include too many personal details. Details such as dates and dollar amounts are appropriate – but not a sob story.)**

We have (been able to secure new employment or solve problem) or (problem is long-term). We have tried to reduce our household expense as much as possible. You will see in the attached budget worksheet that our expenses (fit within our income – or still exceed our income). **(This is where you are right now & what you have done to help your situation, such as solve the problem, or try to at least reduce expenses to help with the problem.)**

With the changes we have made we are (now able to make our regular payment, but need help catching up our missed payments)/ (still not able to afford our regular monthly payment and need help to reduce our monthly payment and catch up our missed payments). Please consider us for a loan modification that will catch up our missed payments and make our payment fit within our budget going forward. **(This is how you intend to solve the problem and what help you will require from the mortgage company.)**

We have been working with a housing counselor at Community Development Corporation of Utah. Please feel free to contact myself or her at any time with questions or possible solutions. Please contact her if you are ever unable to contact me. We feel that we will be financially stable going forward and would very much like to keep our home. We appreciate any help you can give us.

Sincerely,

John Doe  
Phone #801-555-1234