

Client Name  
Address  
City, State Zip

**HARDSHIP LETTER**

December 2, 2009

Name of Lender  
Address  
City, State Zip

**Re: Borrower: XXXXX  
Loan No.: XXXXXX  
Property Address: XXXXXXXXXXXXXXXXXXXXX**

Dear Lender:

I am writing this letter to explain my unfortunate set of circumstances that have caused us to become delinquent on our mortgage. Our main goal is to keep our home.

I have done everything we could to make ends meet without falling behind on our mortgage payment but have not been able to do so.

The main reason that caused us to be late is that .....(explain financial circumstances such as loss of job, lower income, etc.)

It is our full intention to pay what we owe, but at this time we have exhausted all of our income and resources so we are turning to you for help.

I strongly feel that based on the Making Home Affordable Program that a loan modification would benefit us both. We would appreciate it if you can work with us to modify our loan as provided by the program guidelines.

I have enclosed copies of all of the necessary documentation for your review and consideration regarding the requested loan modification including the Making Home Affordable – Request for Modification and Affidavit.

Thank you for your consideration.