

Sample Hardship Letter

To Whom It May Concern:

This is a hardship letter. My wife, Maria Gonzalez, lost her job as an office clerk as of March 1, 2009. She used to make \$2,000 gross monthly income. I, Jose Gonzalez, make \$3,000 gross monthly income. Our total gross monthly income was \$5,000, but only \$3,000 now.

We can no longer afford to make the \$2,000 monthly mortgage payment on my home. However, we want to keep our home and we could keep up the mortgage payments if you could apply the Loan Modification Program to our mortgage payments in order to reduce the payment to approximately \$1,000/month.

We want to avoid a foreclosure sale that will further damage our family. This would be in our best interest financially. We are willing to cooperate with you as my lender to provide whatever documentation that you require in order to make the loan modification happen.

Sincerely,

_____ Date: _____
Owner/Borrower#1

_____ Date: _____
Owner/Borrower#2