

Mortgage Hardship Request Letter

A ready-to-fill letter asking your mortgage servicer, in writing, to review you for help.

FREE · NO PURCHASE · NO SIGN-UP · NO STRINGS

When something you never saw coming puts your home at risk, the hardest part is often the first step: asking. This letter takes that step with you. Fill it in, sign it, and send it. The sooner you ask, the more options you usually have.

Before you start, have ready

- Your latest **mortgage statement**: the servicer's name, your loan number, and the mailing address for correspondence (often labeled "Correspondence," "Loss Mitigation," or "Notices of Error," and not the payment address)
- The **month and year** your hardship started
- Your household's **current monthly income**, roughly
- Whether you want to **keep the home** or need options for leaving it

Five steps

- 1 **Fill in every blank.** Type right into this PDF, or print it and write neatly.
- 2 **Check the boxes** that fit you, and tell what happened in a few honest sentences.
- 3 **Sign and date it.** Every borrower on the loan should sign.
- 4 **Send it** to the correspondence address by certified mail with return receipt, or through your servicer's upload portal. Keep proof.
- 5 **Watch for the application.** Your servicer will usually send a form and a list of documents. Return them as fast as you can. Write every call and letter in the log on page 4.

Why ask in writing?

A letter creates a dated record that you asked for help, and it gets the review process started.

Why ask now?

Options usually narrow as missed payments add up. Asking early keeps more doors open.

You're not alone.

Servicers handle hardship requests every day. Asking is normal, and it's your right to ask.

Have a foreclosure notice, a sale date, or court papers? Call a free HUD-approved housing counselor today at **800-569-4287**, or contact legal aid. A letter does not stop a foreclosure or a court deadline.

Your full name

Co-borrower's full name, if any

Property address (street, city, state, ZIP)

Mailing address, if different

Phone

Email (optional)

Date you send this

Servicer's name (from your statement)

Attn: Loss Mitigation Department

Department (or the name on your statement)

Servicer's correspondence address (street or PO box, city, state, ZIP)

Re: Hardship Request · Loan No. _____ **· Property:** _____

Dear Loss Mitigation Team,

I am writing to ask you to review my mortgage for any help you offer because of a financial hardship. ☐ I have been behind on my payments since _____. ☐ I am current, but I expect to fall behind soon.

WHAT HAPPENED (CHECK ALL THAT APPLY)

- | | |
|---|---|
| ☐ Job loss or reduced income | ☐ Illness, injury, or disability |
| ☐ Death of a borrower or a wage earner | ☐ Divorce or separation |
| ☐ Disaster or damage to my home | ☐ Large medical or unexpected expenses |
| ☐ An increase in my mortgage payment | ☐ Military service or relocation |
| ☐ Other: _____ | |

In my own words (what happened, when it started, and how it changed your income or expenses):

MY SITUATION NOW

☐ My hardship is temporary. I expect it to improve by _____, because _____

☐ My hardship is long-term or permanent.

My household's current monthly income is about \$_____.

WHAT I'M HOPING FOR

☐ I want to keep my home. ☐ I want to discuss options for leaving my home without foreclosure.

Please review me for every option you offer, including:

- | | | |
|--|---|---|
| ☐ Forbearance | ☐ Repayment plan | ☐ Payment deferral |
| ☐ Loan modification | ☐ Short sale | ☐ Deed-in-lieu |

Please send me your complete loss mitigation application, a list of every document you need from me, and the name of the person or team handling my request. I will return the application and documents as quickly as I can. Please respond in writing to the address above. You may also reach me by phone or email.

This letter is a request for review. Thank you for considering my situation.

Sincerely,

Borrower signature & printed name

Co-borrower signature & printed name, if any

Your options, in plain language

Servicers use these terms, and what each one offers depends on your loan and your servicer. Checking a box asks to be considered for it; your servicer decides what you qualify for.

Forbearance KEEP YOUR HOME	Your payments are paused or lowered for a set time while you recover. The skipped amount doesn't disappear. Ask how and when it will be repaid before you agree.
Repayment plan KEEP YOUR HOME	You catch up on what you're behind by adding part of it to your regular payment for a set number of months. Best when the hardship is over and your income is back.
Payment deferral KEEP YOUR HOME	Missed payments are moved to the end of the loan, to be paid when you sell, refinance, or pay off the mortgage. Your regular payment stays the same.
Loan modification KEEP YOUR HOME	The terms of the loan are permanently changed, for example a longer term or a lower rate, to make the monthly payment affordable. Often starts with a trial period of a few payments.
Short sale LEAVE WITHOUT FORECLOSURE	You sell the home for less than you owe, with the servicer's approval. Ask in writing whether any remaining balance will be forgiven.
Deed-in-lieu LEAVE WITHOUT FORECLOSURE	You transfer the home to the lender in exchange for ending the loan. Ask in writing whether any remaining balance will be forgiven, and whether moving help is offered.

What servicers usually ask for

- Their application form, signed
- Recent pay stubs or proof of other income (benefits, unemployment, pension)
- Recent bank statements
- Your latest tax return
- A hardship letter (this letter can be it)
- Proof of the hardship, if they ask: a layoff notice, medical bills, a death certificate

Tips that help

- **Answer every request fast.** A missing page can stall your review.
- **Send copies, never originals,** and keep a copy of everything you send.
- **Write your loan number** on every page.
- **Get it in writing.** If someone makes an offer by phone, ask for it in a letter.
- **Keep paying what you can** if you're able, and ask how partial payments are handled.

Never pay anyone upfront to save your home.

Real help is free. Walk away from anyone who:

- asks for a fee before your servicer has made you a written offer you've accepted
- guarantees they can stop a foreclosure or get you a modification
- tells you to stop talking to your servicer, or to send your payments to them
- asks you to sign over your deed or sign papers you haven't read

HUD-approved housing counselor

800-569-4287

Foreclosure counseling is always free. Counselors can review your options and talk to your servicer with you.

Find one by ZIP code

consumerfinance.gov/
find-a-housing-counselor
Consumer Financial Protection
Bureau

Free legal help

LawHelp.org lists legal aid in every state. Call right away if you get court papers or a sale date.

Your contact log

Write down every letter, call, and upload. Dates and names matter.

Date	Call, letter, upload	Who you spoke with	What was said or sent · tracking no.

Struggling with other bills, too? A hardship rarely touches just one bill. The Response Desk™ writes hardship requests for medical, utility, lender, landlord, and school bills, so you can ask each one in writing. Visit theresponsedesk.net. This letter is free whether or not you ever use our services.

The Response Desk™ (DPI Consulting d/b/a The Response Desk) is a writing service, not a law firm or housing counseling agency, and is not affiliated with any government agency, lender, or servicer. This free letter is general information, not legal advice. We don't review, tailor, or send mortgage letters, and we don't offer paid mortgage services. Your servicer decides whether to offer help and may not agree to change your loan. © 2026 DPI Consulting d/b/a The Response Desk.