

Hardship Letter

Borrower Name _____ Date _____

Property Address _____

1st Mortgage Company: _____

Account Number _____

2nd Mortgage Company: _____

Account Number _____

Is the reason temporary?	_____	Yes	_____	No
Is the reason over – things have improved?	_____	Yes	_____	No
Can you verify your hardship?	_____	Yes	_____	No
Can you verify that the problem has been solved?	_____	Yes	_____	No
Are you currently working?	_____	Yes	_____	No
Are your expenses greater than your income?	_____	Yes	_____	No

To Whom It May Concern:

The following is an explanation of the circumstances leading to the need for Loss Mitigation assistance on the above referenced property. These circumstances have created a failure to pay our mortgage obligation.

Please consider the circumstances leading up to our current standing and understand that we have reached a point in our recovery that will allow us to maintain our financial commitment to you. We ask for your assistance in completing the documentation for our Loss Mitigation file.

Thank you for your consideration and attention to this matter.

Sincerely,