

# SAMPLE only

Your Name  
Your Address  
Your Bank  
Your Loan Number

To Whom It May Concern:

I am writing this letter to explain my unfortunate set of circumstances that have caused us to become delinquent on our mortgage. We have done everything in our power to make ends meet but unfortunately we have fallen too far behind and have not been able to catch up. Our number one goal is to keep our home and we would really appreciate the opportunity to do that.

The main reason that caused us to be late is that my wife and I have been having marital difficulties. In March of 2013 we decided to file for divorce. As a result of the divorce, I have lost half the income that was coming into the household and I have been having a very difficult time paying my bills, including my mortgage.

We have been doing everything we can to cut back on household expenses and debts to try and afford our mortgage payment. Our home is our number one priority and we will do everything we can to resume payments. We truly believe that if you assist with getting caught up on the mortgage and reducing the payment that we will have no problems staying in our home.

We truly hope that you will consider working with us and we are anxious to get this settled so we all can move on.

Sincerely and Respectfully,

/s/ Your Name  
The date

## EXAMPLES OF HARDSHIPS:

- 1) DIVORCE OR SEPARATION
- 2) LOSS OF EMPLOYMENT / CUT IN EMPLOYMENT HOURS
- 3) MEDICAL OCCURANCE / ILLNESS/ ACCIDENT
- 4) DEATH OF SPOUSE/ MORTGAGOR

## EXAMPLES OF UNACCEPTIBLE HARDSHIPS:

- 1) LOSS OF EQUITY IN THE HOME
- 2) ADJUSTABLE RATE MORTGAGE – PAYMENT MIGHT INCREASE IN THE FUTURE
- 3) INCREASE IN FAMILY SIZE / PAYING FOR CHILDREN TO GO TO COLLEGE

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