

Date:

<Mortgage Company Name>

<Owner(s) Name(s)>

<property address>

<property city, state and zip>

SSN:     -   -

Account #:

To Whom It May Concern:

This is a letter to inform you that <I/we> <am/are> no longer able to pay the mortgage for the property at <property address including zip code> because of the following reasons:

- <insert reason>
- <insert reason>
- <insert reason>
- <insert reason>

Please work with <name of assisting company> on a possible Loan Modification for my Mortgage. I assure you, if they can get a reasonable amount reduced on the current note; I will be able to continue to make my monthly payments as before. The only other recourse <I/we> would have is Bankruptcy and <I/we> do not wish to use that as a way out of this mess.

Thank you in advance.

Yours Sincerely,

<sign above and insert name here>

<second name if appropriate>