

{Your Name}
{Your Address}
{Your Phone #}
{Your Loan #}

{Date}

To Whom It May Concern:

I am writing this letter to explain the reasons why I have **{or will soon become}** delinquent on my mortgage payments, and to request that we work together to avoid foreclosure on my home.

My income has become drastically reduced recently, due to **{sickness, death in the family, job loss, etc. BE SPECIFIC}**. The money I have remaining every month must go to **{food, car payment, medication, etc.}**. I have done everything in my power to keep up with the payments, but it unfortunately has become impossible **{or will become impossible as of a certain date}**.

I believe I can resolve my debt by **{explanation of how you intend to pay them back OR a request that they provide a "workout" solution for your loan}**.

Please understand that I know I signed a contract and that I am responsible for these payments. I am not attempting to shirk my responsibilities, but there is also only so much I can do when I still need to keep food on my table.

It is my intention to stay in my home, so I hope we can work out a solution as quickly as possible.

Thank you,

{Sender Name}

{Your Name}
{Your Address}
{Address Continued}
{Your Phone Number}

{Mortgage Company Name}
ATTN: **{appropriate department}**
{Address}
{Address Continued}

{Date}

RE: loan modification for **{Name}**

To Whom It May Concern:

I am writing this letter in support for my loan modification plan for the **{mortgage, loan, etc.}** on the **{home, car, etc.}** located at **{address}**. My intention is to stay in my home, and my hope is that the loan modification will allow me to get my loan in order and back on the right path.

I have been unable to pay my mortgage payments on time due to **{explanation of the reasons you are experiencing hardship; be specific}**.

I have attached the appropriate financial documents, including **{list of documents}**, which should illustrate to you how serious my situation has become.

I hope that we can work together, and quickly, to modify this loan so that I may begin to make the payments again as soon as possible.

Sincerely,

Erin

{Your Name}
{Your Address}
{Your Phone Number}

{Date}

RE: short sale request for my home at **{address}**

To Whom It May Concern:

My name is **{Name}**, and I currently reside at **{address}**, a house that I bought on **{date of purchase}**. At the time, **{mortgage company}** provided me with a **{30-year, 15-year, etc.}** mortgage of **{amount in dollars}**, with a **{fixed/variable}** interest rate.

When I purchased the home, I was perfectly capable of making the mortgage payments on time and in full. Since **{date}**, however, I have been struggling to make the payments because of **{details of why you have fallen behind on payments; be specific}**.

Currently, my monthly income is **{amount in dollars}**, which must go to **{medical payments, childcare costs, etc.}**, leaving an amount that will not satisfy my mortgage payment.

I have found a buyer who will purchase my home for **{amount in dollars}**, which is the best offer I have found since putting the home on the market in **{month}**. I am hoping you will accept this offer so that we can both avoid the hassle and cost of a foreclosure.

I would also appreciate it if we could work out a plan that doesn't require you to make a negative report on my credit.

I have enclosed the relevant financial paperwork that will help to illustrate my current situation, including **{explanation of the paperwork you're including}**.

I am truly sorry that I have ended up in this situation, and I hope that my plan for this short sale will make it so that we can all move on as quickly and smoothly as possible.

Sincerely,

{Sender Name}

{Your Name}
{Your Address}
{Your Phone Number}

{Creditor Name}
{Address}
{Address}

{Date}

RE: stopping foreclosure on {address of home}

To Whom It May Concern:

I am writing in the hopes that this letter will help to stop the foreclosure proceedings on my home at **{address}**.

I have owned this home since **{date}**, and have recently begun to fall behind on payments due to financial hardship. This hardship was caused by **{details of the hardship; could be medical bills, death, job loss, etc.}** and has left me unable to keep up with the mortgage payments of **{amount in dollars}** per month.

I would like to avoid foreclosure. I **{am/am not}** committed to staying in my home. My home **{is/is not}** on the market. **{If it is on the market, indicate the current asking price, and if you are requesting approval of a short sale}**.

{If you are trying to consolidate or restructure your loan, indicate that here, along with any plan you have in mind for doing so}.

I have attached all my relevant financial documents, including **{list of what you're attaching}**. I hope we can work together to avoid the complications and price of foreclosure.

Please contact me at your earlier convenience.

Sincerely,

{Sender Name}

{Your Name}
{Your Address}
{Your Phone Number}

{Date}

RE: request for **{consolidation/restructure}** of loan for **{VISA, Mastercard, etc.}**, account **{account number}**

To Whom It May Concern:

I am writing to request the **{consolidation/restructure}** of my credit card repayment, due to financial hardship.

The current balance on my credit card is **{amount in dollars}**, and I have been paying **{amount in dollars}** every month for **{length of time}**. This had been an adequate system, until recently, when I fell on hard times.

Due to **{death in the family, divorce, medical problems, etc.}**, which began **{date}**, I have been unable to keep up with the payments. I have attached **{list of financial documents attached}**, which should illustrate exactly why I am in need of your help. I am accruing more and more in the way of late fees and finance charges, which means my balance just continues to increase, and there is nothing I can do about it.

I am requesting **{consolidation or that the company accept a certain amount that is less than the total due}**. I am extending the same offer to other creditors, so that I can avoid filing for bankruptcy.

Please contact me as soon as possible so that we can get the ball rolling on this situation.

Sincerely,

{Sender Name}

{Your Name}
{Your Address}
{Your Phone Number}

{Hospital/Clinic/Doctor Name}
{Address}
{Phone Number}
ATTN: **{contact person}**

{Date}

RE: **{consolidation/restructuring/forgiveness}** of debt on medical bills for **{Name}**, account **{number}**

To Whom It May Concern:

My name is **{Name}**, and I was a patient at **{hospital/clinic/doctor's office}** on **{date}**, where I received **{a specific procedure, treatment, etc.}**. **{Indicate what your insurance covered of this procedure, or note that you did not have insurance at the time}**.

I have been on a payment plan that has me paying **{amount in dollars}** per month. But I have unfortunately run into significant troubles in my life, which have made it impossible for me to continue to keep up with this payment plan. Due to **{death in the family, loss of a job, other medical problems, etc.}**, I am dealing with making constant decisions about which of my many bills is most important each month.

I have attached **{relevant financial documents}** to this letter, so that you can see that my monthly income is only **{amount in dollars}**, all of which must go to **{mortgage, rent, other payments}**, leaving very little left for the amount I owe you.

{Indicate how much you can pay each month, or indicate that you would like to have your debt forgiven due to this hardship}. I hope that we can work out a plan that will work for both parties.

Please contact me as soon as possible so that we can begin this process.

Sincerely,

{Sender Name}

{Your Name}
{Your Address}
{Your Phone Number}
{Student ID Number}

{Name}
{School}
{Address}

{Date}

To Whom It May Concern:

I am writing to request a reduction in my tuition costs this year. While I understand that the rising price of tuition is difficult for many students, I am hoping that you will understand the need for an exception based on my financial hardship.

As you can see from my attached forms, I have already completed **{number of terms/semesters}** here at **{school.}** During that time I have worked hard to maintain a **{GPA}** while still working as many hours as I can. It is difficult to find a job that has flexible hours, but I had one, until recently. There was a round of layoffs and now I find myself unemployed.

I applied for and received several scholarships at the beginning of the year, but they are no longer enough to pay my tuition without the addition of my previous income. I cannot reapply for FAFSA until next year, so if I am not granted a reduction in tuition then I will be forced to drop out.

In addition to my transcript and financial statements I have included letters from my teachers. These recommendations will attest to my hard work and dedication within an academic setting.

Thank you for your time and consideration. Please contact me at your earliest convenience.

Sincerely,

{Sender Name}

{Your Name}
{Your Address}
{Address Continued}
{Your Phone Number}

{Internal Revenue Service}
ATTN: **{appropriate department}**
{Address}
{Address Continued}

{Date}

To Whom It May Concern:

I am writing to attempt to stop a bank levy that the IRS is ready to impose on my account(s).

I have experienced a great deal of financial hardship lately, due to **{details of the hardship that have made it impossible for you to pay the taxes due to the IRS}**.

If the IRS continues with this plan to freeze my account(s), I will not be able to meet the basic standards of living. I have attached my most recent pay stubs **{along with other relevant information}** to illustrate the fact that I simply do not make enough money to be able to afford to have my account(s) frozen.

I am requesting **{a payment plan, a settlement negotiation}** in lieu of the levy. Please contact me as soon as possible so that we can work on getting this resolved.

Sincerely,

{Sender Name}

{Your Name}
{Your Address}
{Your Phone Number}

{Name}
{Address}

{Date}

To Whom It May Concern:

I am writing to request an excusal for jury duty for **{date}**. While I understand the need and importance of this responsibility, I ask for the excusal due to extreme financial hardship that would only be exacerbated by this situation.

I have been struggling to find employment for the last few years due to **{layoffs, disability, taking care of child.}** I have recently been hired at in a stable position. If it works out I will be able to **{pay my mortgage, pay off debt, etc.}** but if not I may lose my car or even my house.

My new employers have stated unequivocally that I am required to be at work on that day, as I am the only person qualified to perform **{duties.}** They will not pay me my wages if I am at jury duty, and as I mentioned before, I am already on the brink of bankruptcy. I am working hard to rebuild my life, but my situation is still tenuous at this point.

I am attaching financial stubs, bank statements and an affidavit from my employer for your perusal.

Thank you for your time and consideration. Please contact me at your earliest convenience.

Sincerely,

{Sender Name}