Homeowner Name

Homeowner Address

Homeowner City, State Zip Code

Month Date, Year

Company Name

Company Representative Name (if known)

Company Address

Company City, State Zip Code

*To Whom it May Concern:*

I am writing this letter to request a mortgage modification that will allow me to continue to make my mortgage payments. When I was approved for my loan, my gross income was $ \_\_\_\_\_ per month, and my mortgage payment was $\_\_\_\_\_ per month. Due to the impact of the stay-at-home order resulting from the Coronavirus pandemic, my monthly income dropped to $\_\_\_\_\_. My mortgage payment is now \_\_% of my monthly income.

I have done some calculations and have determined that I could continue to honor my obligation to you if you were to grant me a payment reduction to $\_\_\_ per month, which would be  \_\_% of my monthly income.

I can be reached at (xxx) xxx-xxxx or by email at xxx@xxxx.com, and will gladly supply any documentation you require.

Sincerely,

Your name