**[Your Name]**

**[Your Address]**

**[Your City, State, Zip Code]**

**[Lender’s Name]**

**[Lender’s Address]**

**[Lender’s City, State, Zip Code]**

Re: **[Loan Number]**

Dear Sir or Madam:

I am writing this letter to explain the unfortunate set of circumstances causing **[situation, such as our mortgage to become delinquent]**. Unfortunately I continue to fall short and would like you to consider **[resolution, such as a short sale or a loan modification]**.

The main reason that caused **[situation]** is **[hardship]**. I can no longer afford to pay what is owed. I have exhausted all income sources and outside resources. As such, I am hoping you will be able to help.

We truly hope that you will consider working with us.

Sincerely,

**[Your Name]**