

# Sample Hardship Letter

Date: Some month, one day, this year

Re: Hardship Explanation  
Borrowers: Annette and Ronald Moore  
Loan Number: 684592729333  
Property Address: 145 Glee Club Lane, Happyville, USA

We purchased our home five years ago and had never been late on our payments until the last four months. Ronald lost his job six months ago but has recently been hired by another firm at a similar wage. Annette has a health issue that prevents her from working at this time.

We are accustomed to paying our bills and it has been tough for us to accept that we were unable to meet our obligations. However, things have stabilized for us. We have been working with a local non-profit counselor to review our financial situation. We have reduced our expenses and made other adjustments. This lets us to be in a situation to return to making our payments, although we do not have the money to pay our overdue payments.

Our loan is a fixed rate loan and while the value on our property has decreased in the last two years, it is still above our loan amount. Given the significant drop in income the last six months we have been unable to save any money to put toward our delinquency. We are asking only for a modification that would allow us to add our delinquent payments to our loan balance so that we can begin to make our mortgage payments again.

Thank you in advance for your time and consideration in this matter.

Sincerely,

*Ronald Moore*

*Annette Moore*