Hardship letters are always effective documents that you can present to your bank in cases of financial instabilities. Here is an example of a hardship letter for Countrywide.

August 24, 2009

Name: B Reddy

Address: 57 York St, Miami, FL

Contact no: 123-4568

To Whom It May Concern:

I am humbly submitting this letter as an explanation for my financial hardship and credit situation.

I have been employed for 10 years as a supervisor in a department store and through those years, I have not incurred huge debts with your bank. Based on my credit reports, I have always paid on time and have maintained a clean record.

Unfortunately, I was laid off with my job two months ago and since then I have been struggling with my finances. I would be glad if you could offer me a workout option for my loan in your bank.

Respectfully yours,

B Reddy

5/24/08