Here is an example of a foreclosure hardship letter.

August 3, 2008

Name: Maria Smith

Address: 123 Wherever St., Baltimore, MD

Contact no: (123) 345-6789

Mortgage Company: B & B Mortgages

Loan no.: 123-45678

To whom it may concern:

I am contacting you today to explain the reason on why I have fallen behind my mortgage payments. Although I have done everything to makes ends meet, I am still short with the money I owed to you. I would greatly appreciate it if you would grant me a loan modification.

My delinquency is caused by my recent loss of job. With this regard, I am indeed having a hard time keeping up with my home’s mortgage. My home is an important part of my life and I wish to work with you to avoid its foreclosure. I am eager to reach an agreement and would appreciate your timely response.

Thankfully and Respectfully,

Maria Smith