One has to learn how to write a hardship letter in cases of financial problems. Here is an example of a hardship letters to a lender.

Name: Kenny Abel

Address: 127 York St., Chicago, IL

Mortgage Company: Yes Mortgage Company

Loan no.: 000000-123

Dear Sir:

I am writing this letter as a reply to your letter of notification for my due payments last week. I apologize for not having been able to resume payments because as of now I am in so much debt. My delinquency in paying my mortgages is due to the failure of my real estate business 3 months ago.

I am getting back on my feet and I am starting a new life in order to be financially stable again. I hope that you could consider working with me in a workout option for my loan so that I could gradually pay what I owe to your company.

Sincerely,

Kenny Abel

8/24/09