Hardships letters are requirements to clients of most mortgage companies. This is required before you or other clients will be considered for possible workout options. Hardship letters can provide you with a chance to appeal to the mortgage company for another opportunity to make transactions with them.

Here is an example of a financial hardship letter.

August 22, 2009

Name: Arianne Jones

Address: 35 Forth White St., Sacramento, California

Mortgage Company: Mortgage for You

Loan Number: 123456768-9886

Dear Sir:

I humbly request your time to review my financial situation to ensure if I am eligible for a workout option.

I have fallen behind my monthly payments due to extreme financial difficulties caused by my recent unemployment. I was one of the thousands of workers laid off due to today’s economic crisis. However, I am happy to say that I have found a job as a store manager and will be able to resume paying my home’s mortgage immediately.

I, Arianne Jones, state the information above is true and correct.

Arianne Jones