Handling debts is not an easy job. One way to soften your difficult situation is by writing a hardship letter.

August 24, 2009

Name: Rhea Rose

Address: 67 Jake Road, Cottonwood, AL

Mortgage Company: Try Mortgage Company

Account no.: 123445-999

Dear Sir:

My extreme debt is the reason why I am writing you this hardship letter.  This year has been a wild ride for me because I have been caught up with a series of very unfortunate events following my loss of job.

I am currently starting a new life by working online. Although I am only earning less than $2000 a month, I am doing my best to pay my debts to your company as well as to other companies that I am in debt with.

I hope that we could work out a plan to modify my loan for this quarter. Thank you very much for taking a moment in reading my letter.

Respectfully,

Rhea Rose

8/2/08