The essence of writing a hardship letter is truth and perseverance. Here is a sample of a hardship letter that can guide you with your financial hardships.

August 24, 2007

Name: Lois Glenn

Address: 34 Worse Ave., Houston, TX

Mortgage Company: EES Mortgage Company

Contact no.: 123-4567

To Whom It May Concern:

I am writing to explain for my delinquency in paying my mortgages for the month of June and July. I have not kept up with my financial obligations with your company because my father died two months ago. His death has caused depression to my mother and I have no choice but to stop working and care for her.

Fortunately, my mother is currently undergoing therapy and I can now resume work. I will send my payment for the two months that I owe next week. Once again, I am sorry for the delay and Godspeed.

Respectfully,

Lois Glenn