Today hardships letters are becoming important documents especially when dealing with loans and mortgages. Financial hardship letters are written to a creditor for explaining the events of financial trouble. Many situations can require you to write letters of hardship. Below is a hardship letter format.

August 22, 2009

Name: Mario Consers

Address: 45 Jane Avenue, Chicago, Il

Mortgage Company: Yves and Yves Mortgages

Loan no: 9999-34445

Dear Sir:

This letter serves as an explanation as to why I have been delinquent with my mortgage payments to your company. The main reason for my financial negligence is the recent death of wife last July 22, 2009.

So far, I have slowly recovered from my unfortunate loss and gradually coping with all the medical bills from my wife’s hospitalization before her death. I would appreciate it if you could help me workout my loans to avoid foreclosure of my home.

Sincerely yours,

Mario Consers