Many situations can necessitate you to write a hardship letter for your mortgage problems. The most common situations include loss of job, divorce, death of spouse or a family member, relocation, medical bills, failed business, and reduced income.

Here is a simple example of a hardship letter that can help you with your mortgage problems.

August 22, 2009

Name: Marie Bonivie

Address: 45 Coal St., Tampa, FL

Mortgage Company: Real Mortgages

Loan no: 12345-7576776

Dear Sir:

I am sorry for the delay in payment for my mortgages. The reason behind my delinquency is my recent loss of job. Unfortunately, the company that I was working at has declared bankruptcy and I was left with no job and no source of income.

I am trying to make ends meet by opening a small business downtown. I am aware of my financial obligations and will do my best to pay my mortgages within this month.

Respectfully yours,

Marie Bonivie