Hardship letters can work for stopping foreclosure of your precious home. Here is an example of a foreclosure hardship letter.

August 23, 2009

Jade Morrison

78 Rounds St., Miami, Fl

Loan number: 12345-999

To whom it may concern:

I am writing this letter to explain my reason for not being able to keep up with my mortgage payments. My number one goal is to keep my home and I have done everything I can to stop its foreclosure. Unfortunately, the money that I have produced was not enough to pay you.

The major reason of my delinquency is my loss of job two months ago. I have every intention to pay you what I owe but as of this moment, I am financially exhausted. I am currently working as a store manager at a local grocery store and I would appreciate it if you could help me modify my loan.

Respectfully yours,

Jade Morrison

8/23/09