If you have missed out mortgage payments, the first communication you need to relay to the bank is a hardship letter. It is a basis of future negotiations with the mortgage company.

August 23, 2009

Name: Ali James

Address: 23 Hard Street, Miami, FL

Contact no.: (123) 456-7890

Mortgage Company: H Mortgages

Loan no: 12345-678

Dear Sir:

I have been required to write this letter of hardship to explain for my delinquency in paying my mortgages. I have fallen behind my payments because I still haven’t found a new job.

I am fully aware that I owe your mortgage company but I will do my best to settle my accounts the earliest time possible. I hope that you could help me with any loan modification options to make me cope with my financial problems at an earlier time span. Please contact me if you wish to set an appointment with me concerning my loan modification plans.

Respectfully,

Ali James

8/23/09