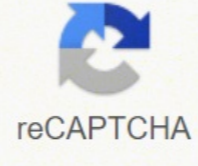




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# Medical financial hardship letter template

(Company's representative)  
(Company's Name)  
(Company's Address)  
(Company's phone number)

RE: (Home Address)  
Account Number (#)  
Dear (Ms/Mr. Brown.)

I/We, (Your Name), are/am requesting that you review my/our financial state of affairs to see if I/we qualify for a loan workout option.

I/We are having problems making my/our monthly payments because of financial troubles created by (pick one):

Death of my spouse  
Divorce  
Job layoff  
Separation  
Medical bills  
Too much debt  
Unemployment  
Death of a family member  
Business failure  
Loss of income  
Job relocation  
Illness  
Damage to property  
Military service  
Payment increase  
Incarceration

Other (Please Specify) \_\_\_\_\_  
This difficulty or situation happened on or about this date MM/DD/YYYY.

I/We believe that my/our situation is (circle one) Temporary / Permanent

The following is a brief account of my/our situation: (explain your situation and tell them why you feel you can now afford your new payments/payments)

I/We, (your name), state the information provided above to be true and correct to the best of my/our knowledge.

Borrower's Signature

Date

Co-Borrower's Signature

Date

## Sample Financial Hardship Letter

Here is a sample of hardships that lenders consider during the loan modification process:

- Adjustable Rate Mortgage Rates: Payment Shock
- Loss of Job
- Death of Spouse or Co-Borrower
- Divorce
- Military Duty
- Reduced Income
- Damage to Property
- Job Relocation
- Death
- Medical Separation
- Medical Bills
- Failed Business
- Reduced Income

If you have experienced any of the above hardships you should now take the time to educate yourself on the loan modification process and take the first step which is writing the hardship letter. Below is a sample hardship letter template designed to help you successfully start the loan modification process. Make sure you customize the letter to fit your specific need.

Remember that this sample hardship letter is only the first step in the loan modification process, use a good quality loan modification kit to complete the remaining documents and learn about the foreclosure process.

### Sample Hardship Letter Template:

Name:

Address:

County/State:

Loan #:

To Whom It May Concern:

I am writing to inform you of my unfortunate situation that has caused me to fall behind on my mortgage and become delinquent. I have tried for weeks everything in my power to make the

To,  
Mr. Andrew Parker  
St. Mathews' College  
London, UK

Dear Sir,

This is to inform you that I, Mr. Roger Blake, will be giving full financial support to Miss. Lily Hie, who is a student of 1<sup>st</sup> year, Bachelor's Degree in Science Roll No. 546 in your esteemed college.

Miss. Lily Hie belongs to a very good yet needy family. She has secured very good marks in her school boards and very willing to study further. But it is difficult for her parents to continue with her study in the renowned college like yours. She has huge interest in the Science and wants to do her further studies in this stream. It is known to everyone that the total expense of the Science program in St. Mathew's College is approximately \$18000 per year. Thus it is difficult for Lily's family to support her education. I, being a well-established cardiologist of London, have adequate fund to support such brilliant student like Lily Hie. Enclosed please find the financial documents, Bank statement and tax receipts of last financial year for your kind perusal.

I would be grateful to you if you kindly allow me for the said subject and inform the Finance department of your College to intimate me regarding any financial requirement related to Ms. Hie's further education. Thanking you,

Yours sincerely,

Dr. K.B. Barbara

John Q. Public  
345 Anywhere St  
San Francisco, CA 94115  
Account Number 1234567910111213

February 18, 20x0

XYZ Credit Corporation  
123 Main Rd  
Central City, CA 94123

To Whom It May Concern:

I am writing to ask for your assistance. On February 1, my hours at work were cut in half, and my salary was reduced from \$2,400 a month to \$1,200 a month. Enclosed is a copy of my most recent paystub, which shows my reduced hours and salary. Based on my current income and expenses, including my \$700 mortgage payment and \$200 car loan payment, I am not able to make my regular credit card payments. In place of my payment of \$100 per month, I ask that you accept \$30 per month for the next four months starting in March. I will pay by the 15<sup>th</sup> of the month.

I will be looking for a second job during this time period and do not expect any difficulty resuming my regular payments in July. If there is any additional documentation or information that you would like from me or this arrangement is not acceptable to you, please contact me. My telephone number is (555) 788-9123, and the best time of the day to reach me is between 2 p.m. and 5 p.m.

Thank you for your understanding and consideration.

Sincerely,

John Q. Public

[Your Name]  
[Street Address]  
[City, St Zip]  
[Optional - Account Number]

[Today's Date]

[Name of Recipient]  
[Title]  
[Company]  
[Address]  
[City, St Zip]

Dear [Name of Recipient]: (or To Whom It May Concerns)

[Begin by explaining that you are writing this letter to explain why you are delinquent on your mortgage and your desire for them to assist you with modifying your loan.]

[Explain the reason why you are behind on your mortgage. Indicate whether you have exhausted all your resources and your intentions for the future.]

[Indicate your desire to keep your home and why a loan modification would be of value. Ask them to consider you for a loan modification including modification to the delinquent amount and or monthly payment.]

[Thank them for their time and consideration.]

[See [Varted2.com](#) for tips and sample letters.]

Sincerely (or Respectfully Yours),

(Sign here for letters sent by mail or fax)

[Typed Name]

What to write in a financial hardship letter. How do i write a medical hardship letter. What is a financial hardship letter. How to write a medical financial hardship letter.

No matter how unfair is your situation, an effort to deflect the fault or the goat expiatory in your letter of difficulty will be a red flag for the creditor. What does difficulties mean? Because of this loss of income, I dropped behind my mortgage payments and sank into criteria card divers for the surface. 4. Provide the lender an action plan telling the creditor exactly what you want from them makes it easier to help you. Do not use jargon or extravagant words a great way to keep your letter short and direct is using simple language. Boxes The last paragraph is your conclusion. For example, you may not have an injury that has totally healed. While I do not have enough to make expenses under my current budget, I believe that a reduction in payments in the next six months of you will allow me to resume regular payments. "Remember the goal of the letter goal is to get some kind of help from your lender. What will you do specifically? The letter has to establish that you need help if you succeed. You also go. want to include the support documentation to back up everything you said to now. Before starting to elaborate, you need to decide on the purpose of the letter. You have already done the hard work to get to a Solution - Now all they need to do is say yes. 6. Our criterion coaches are experienced in writing letters to lenders for various types of difficulties, including life events, cards Criterion and Dwelling. Talk to a financial sofa a financial coach can help you explore all your options and ask for the right kind of help. You should also be prepared to dive into your situation. In a larger length in person or on the phone. They can also review your letter before sending it to Cert If you communicated effectively and did no serious mistake. The second concentrate on what you did or are currently doing to solve your difficulties and and with their obligations. If you have notes to pay or need a payment plan to reach, a letter can be the right poking that you need to convince lenders to work with you. If your difficulty was permanent, you will have to explain that your situation has changed, but still intends to resume payments with the help of the lender. Lenders can use them to determine whether or not they offer relief through reduced, deferred or suspended payments. Be specific to your direction and tell the creditor exactly what you want them to do. 5. For example: à € My obligations. The most common examples of difficulties include: disease or change of injury of the loss of employment status of natural disasters of income divorce military death implantation does not matter what is the Your reason, it is important to be open and honest with your creditors. This will be the Section that explains exactly what is your difficulty and establishes your desire to work with the lender to continue paying your Doubts. Which Is the purpose of the list of difficulties? These lyrics explain financial situations for criterion card issuers, banks or lenders and provide some way to help you resume the regular repayment of the Empreter. Creditors are busy and delivering to them a romance does not show that you are respectful with their time. No Forget to reread your letter aloud for softness and clarity. Letters of financial difficulties are the best way to explain why your account is behind. A fast, signature and date are all that you need to wrap your letter from dulvida. Point to write your letter at a level of sixth grade and I will not go to the sea trying to impress the reader. Show that you are willing to find Solution in conjunction with a reasonable request and a commitment to pay what you must. Remember to accompany once the letter was sent by or personally. Stay concise although it is tempting to give a full backstory, it is important to be so brief and straightforward in the letter as possible. Tips for Writing a Difficulty Letter 1. Be sure to include account copies, orders, letters and any other paperwork to substantiate your claims and mention your inclusion, for example: I really hope you consider working with me. Keep it original The goal of a letter of difficulties is to convey a sense of sincerity, honesty and commitment to your creditor. Find a difficulty letter to use as a baseline for your own letter. Some reasons can be purely financial, while others can focus on large events of life. A financial difficulty occurs when a person can not make payments in relation to the date. Examo Difficulty Letter: Your Name Your Address Your Broken and / or Empreter Building Card Empreter / Account Institution: # Dear [Get the name of the person in the department of loss mitigation of his lender and addressed directly to that person]. [paragraph 1-explain his situation, including any good-fan financial difficulties that resulted in his delinquency Current.] [Paragraph 2 - Discuss what you have done until now to correct your situation and why you are unable to manage the situation for its own.] [State What You Want that the creditor makes to help you succeed, and say why you think success will be guaranteed if you win the lender's assistance.] [Mencão boxes or attachments you are including to corroborate everything you said above. What is the purpose of a letter of difficulties? The writing process and contents of a letter of difficulties can be personal, but our trained and professional coaches are committed to protecting your personal information. I include copies of accidents and medical records as documenting to my claims. Of course, not every situation will be settled. How to describe your difficulties difficulties The paragraph should focus on presenting and its particular situation. Be honest if you say something in the letter that seems false or obviously false, be prepared to be rejected. Suffering from an injury, losing a key source of income, or making an emergency payment can launch a key in your mind carefully thought. Despite his best efforts, you may face obstacles that prevent you from fulfilling financial obligations and other promises. This paragraph is a great example of mentioning two types of adversity - a difficulty of life events and a mortgage difficulty. Difficulty letters can be a crucial part of your dwelling resolution. There are several requests that you can do with your creditor, collection agency or mortgage lender, including: Suspending values by bringing your account by adjusting your interest rate Decreasing your internal payments Modifying your Empreter, agreeing with a small sale of a house considering a settlement option if you are not sure about your options, you can always work with a personal financial coach that can help you explore your options . 3. In the last analysis, your actions alone will not be enough for you to solve the situation, and the letter should support the idea that you need the help of the lender. Copying directly a letter found online can not convey the right amount of integrity your lender is looking for. Now that I am healed from my injury and ready to go back to work, I believe you could resume regular payments if you made adjustments to our empreter. This paragraph works because it is brief. This is your chance to sincerely thank the lender for your time and express your hopes to work with them in the future to solve your joint problem. Here is an example for a letter of divorce difficulties: À € "For my recent divorce, my house was reduced from two yields to one. 7. Avoid holding and minimizing your situation. For example: À € "I believe a reduced reduced rate would allow me to afford to make my payments ahead. Examples of difficulties There are a variety of situations that may qualify as difficulties. This is the paragraph where you can directly ask what you expect the creditor to do. Of course, try to avoid many long and uninterrupted paragraphs and narratives. Here is an example for a difficult letter of difficulties: à € œ- À "I am writing for you because I could not work for several months due to an injury. Now that you declared your difficulty and discussed what you did until now, you need to declare more explicitly what you want from your creditor. 8. I'm working with a Debt coach to get to a budget and a plan to pay for my daughters, which I think I can do with your help. Once again, the focus is quickly explaining what happened and why the mutant fell back in your payments. You should make it clear that you will only have success with their help. Struggling to solve pending divers, consider writing a letter of difficulties. Your response to the difficulty after describing your difficulty, is time to get into more details on what you are doing to solve the situation. This can mean a simple ~ à € "Contact me as soon as possible - to discuss your options plus or ask them: À € à €" Please put my monthly payments waiting for the next 3 months. honest when describing the steps you took up now. If you have several difficulties that contribute to your situation, you should list them all. Here is a round discovery of a sketch common of four paraphages you can use to guide your own letter. Keep your goals in mind, remember to focus on the reasons you are writing Letter of difficulty. Make sure you include unique information for your situation. Sincerely thank the lender for your consideration and invite invite To contact you by your favorite method.] Your name Your contact information is not alone! We are ready to offer specialized advice and assistance regardless of your current situation of the Did. With only four lines, do not crawl, but clearly explains the situation without many unnecessary details. You are in a complicated situation, you need help and want to convince the creditor to help you. During this period, our emergency economy was exhausted and we do not go back to our divers. Now that my divorce is final, my income and expenses stabilized. He also mentions that the mutatory would be ready to resume payments if a modification is given. By providing a solution that will solve you and the problem of the lender, you can prove that it is willing to do the work you are proposing. It also mentioned that they believe they can resume payments if the lender agrees to work with them. Include current documentation and need to support any claims you make in the letter. I would like to discuss this with you the fastest possible so we can work together to find a solution. Short and point, this message says to the creditor exactly what you expect, and what they should consider. Please come again as soon as possible so I can start solving my outstanding employees. Do not enter unnecessary detail and try to keep your card to a page. However, there are several different ways of formatting or planning the contents of the letter. He has not launched the guilt or the difficulty letters of liability shirk are designed to explain the circumstances, not to point the fingers. Specific steps to write a struggling letter: All letters of difficulties should be customized, original and direct. Instead, focus on describing the exact situation, your response to the situation and You need the help of the lender to succeed. 2. 2. 2.

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