



HARDSHIP LETTER

To [Name of Lender]: <i>Countrywide, Wells Fargo, etc</i>	Date: <i>Month/Date/Year</i>
From [Name of Borrower(s)]: <i>Carol Smith and Bill Jones</i>	
Loan Number: <i># 123456789</i>	
<u>I would like to remain in my house.</u>	
But I fell behind/will fall behind on my mortgage payments as of (date): <i>Month/Date/Year</i>	
The reason I fell behind/ will fall behind is: <i>Some Examples:</i>	
<ul style="list-style-type: none"> • <i>My daughter was hospitalized and I missed work to assist her</i> • <i>My employer reduced my hours by 10 hours per week, which means I make \$300 less each week</i> • <i>My interest rate is set to increase on June 1, 2008</i> • Please fill in a brief description of your personal circumstances, such as those samples listed above. If you are unsure, leave this section blank. 	
I will be able to overcome these difficulties and make my mortgage payments because/if:	
<i>Examples:</i> <ul style="list-style-type: none"> • <i>Because I have a new job</i> • <i>Because I have a second job</i> • <i>Because I have additional income from (family member)</i> • <i>Because I have reduced my expenses</i> • <i>If you freeze my interest rate, I can make the payments at my original interest rate.</i> • Please fill in a brief description of your personal circumstances, such as those samples listed above. If you are unsure, leave this section blank. 	
Thank you, <i>Carol Smith & Bill Jones</i>	
Borrower's Signature	