



# Department of Commerce

Division of Financial Institutions

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## Hardship Letters: First Step to a Work-out Resolution

The first step to receiving any type of work-out resolution from your mortgage lender is writing a "hardship letter". Before most mortgage lenders will consider a work-out agreement, they require that the borrower explain their circumstances in writing. A hardship letter is your opportunity to honestly and clearly explain the facts about your hardship to your lender. Your letter should present a valid explanation for falling behind on your mortgage. Claiming financial problems alone would not be an adequate excuse. You must demonstrate that the circumstances that caused you to fall behind were temporary and you are now able to make your payments on time. If you are still unable to pay your mortgage, you should provide a realistic timeline in which you will be able to begin paying again.

Date

Your Name  
Your Address  
City, OH Zip

RE: *Mortgage Company, Loan Number*

We are requesting that you review our financial situation to see if we qualify for any type of workout resolution.

We are having difficulties making our monthly payment because of a financial hardship created by \_\_\_\_\_.  
(Examples: job loss, reduced income, death in family, divorce, etc.)

This hardship began on or about \_\_\_\_\_ (date).

We believe that this situation is \_\_\_\_\_ (temporary or permanent)

This is a brief account of what has occurred: \_\_\_\_\_.  
(Explain your circumstances in greater detail. Be sure to explain when you will be able to make payments again and for what amount.)

We,  
(your name), state that the information provided above is true and accurate to the best of our knowledge. Thank you for your time and consideration. We look forward to working with you in the near future.

Sincerely,

*Borrower's signature*

*Co-Borrower's signature*  
Date

You must put your loan number on the hardship letter. Without it, your lender will have a difficult time researching your account. This could add to the time it takes to reach a workout.

Loss of a job, a death in the family and a serious illness are all suitable reasons for falling behind on your mortgage obligation.

This is a template that can be used to write a hardship letter to your mortgage lender.

**Remember**, a hardship letter is an opportunity to explain your difficulties. It is not an opportunity to complain about what the lender has done or not done to make your situation worse.

See the back of this sheet for a list of lenders and their addresses.

If your lender is not listed, please call the Office of Consumer Affairs for assistance at **1-866-275-0003**.

Because it may take up to 30 days to receive a response to your request, you are encouraged to continue to make payments while you wait for a response from your lender.

## Lender and Servicer Contact List

ABN Amro  
7159 Corclan Dr.  
Jacksonville, FL 32258

Accredited Home Lenders  
15909 Avenue of Science  
San Diego, CA 92128

AEGIS Mortgage Corp.  
9990 Richmond Ave.  
Houston, TX 77042

American General Finance  
601 NW Second St.  
Evansville, IN 47708

American Home Mortgage  
Servicing, Inc.  
4600 Regent Blvd, Suite 200  
Irving, TX 75063-1730

Americas Servicing Co.  
PO Box 10328  
Des Moines, IA 50306

AmTrust  
1801 E. 9th Street, Suite 200  
Cleveland, OH 44114

Aurora Loan Services  
10350 Park Meadows Dr.  
Littleton, CO 80124

Avelo Mortgage  
PO Box 660138  
Dallas TX 75201

Bank of America  
400 Countrywide Way  
Simi Valley, CA 93065

Beneficial  
961 N Weigel Ave.  
Elmhurst, IL 60126

Carrington Mortgage Services  
1610 E. St Andrew Pl  
Santa Anna, CA 92705

Chase  
2780 Lake Vista Dr  
Lewisville, TX 75067

CIT Group  
505 Fifth Avenue  
New York, NY 10017

Citi Mortgage  
1100 Town and Country,  
Suite 1200  
Orange, CA 92868

Countrywide Financial  
400 Countrywide Way,  
CA6-919-02-01  
Simi Valley, CA 93065

Deutsche Bank \*  
Attn: Property Inquiry Dept.  
1761 East St. Andrew Pl  
Santa Anna, CA 92705

Dietech  
100 Renaissance Center  
Detroit, MI 48265

Equity One  
301 Lippincott Dr.  
Marlton, NJ 08053

Everhome  
8201 Cypress Plaza Dr  
Jacksonville, FL 32256

Fifth Third Bank  
38 Fountain Square Plaza  
City Living Office 109012  
Cincinnati, Ohio 45202

First Franklin Loan Services  
150 Allegheny Center,  
Loc 24-120,  
Pittsburgh, PA 15212

Flagstar Bank  
5151 Corporate Dr.  
Troy, MI 48098

Fremont Investment & Loan  
PO Box 19030  
San Bernardino, CA 92423

GMAC  
600 Superior Ave E,  
Sut. 1300,  
Cleveland, OH 44114

Greentree Servicing  
345 St. Peter Street,  
Suite 300  
St. Paul, MN 55102

Homecomings Financial  
600 Superior Ave E,  
Sut. 1300  
Cleveland, OH 44114

HomeEq Servicing  
4837 Watt Ave., Suite 200  
N. Highland, CA 95660

Household Finance  
961 Weigel Drive  
Elmhurst, IL 60126

HSBC  
961 Weigel Drive  
Elmhurst, IL 60126

Huntington  
2361 Morse Road  
(NC2W40)  
Columbus, OH 43229

Indymac  
7700 W Parmer Ln.,  
Bldg. D  
Austin, TX 78729

Key Bank  
127 Public Square  
Cleveland, OH 44114

LaSalle National Bank  
400 Countrywide Way,  
CA6-919-02-01  
Simi Valley, CA 93065

Litton Loan Servicing  
P.O. Box 570848  
Houston, TX 77257-0848

Nationstar  
350 Highland Dr  
Lewisville, TX 75067

National City  
3232 Newmark Dr.  
Miamisburg, OH 45342

New Century Mortgage Corp.  
18400 Von Karman  
Irvine, CA 92612

Novastar Financial  
8140 Ward Parkway  
Suite 300,  
Kansas City, MO 64114

OCWEN  
1661 Worthington Rd  
Suite 100,  
West Palm Beach, FL 33409

Option One  
P.O. Box 631730  
Irving, TX 75063-1730

PHH  
3000 Leadenhall Rd  
Mount Laurel, NJ 08054

Popular Mortgage  
P.O. Box 570848  
Houston, TX 77257-0848

Saxon Mortgage  
4708 Mercantile Drive  
Fort Worth, Texas 76137

Select Portfolio Servicing Attn:  
Corporate Legal Dept.  
3815 S. West Temple  
Salt Lake City, UT 84107

Specialized Loan Servicing  
8742 Lucent Blvd. #300  
Littleton, CO 80129

Suntrust Mortgage  
1001 Semmes Ave.  
RVW3004  
Richmond, VA 23224

Taylor Bean & Whitaker Mort-  
gage  
1417 North Magnolia Ave  
Ocala, FL 34475

Third Federal Savings & Loan  
7007 Broadway Ave.  
Cleveland, OH 44105

US Bank  
17500 Rockside Rd.  
MRBP Division  
Bedford, OH 44146

Vanderbilt Mortgage  
P.O. Box 9800  
Maryville, TN 37802

Wachovia  
8480 Stagecoach Circle  
Frederick, MD 21701-4747

Washington Mutual Bank  
2780 Lake Vista Dr.  
Lewisville, TX 75067

Wells Fargo  
8480 Stagecoach Circle  
Frederick, MD 21701-4747

Wilshire Credit Corp.  
14523 SW Millikan Way  
Suite 200  
Beaverton, OR 97005

**All hardship letters should be sent to the attention of the Loss Mitigation Department.**

\*Please note, Deutsche Bank is a trust company, not a servicer. To find the servicer to which your loan has been assigned, you must contact their property inquiry department.