

Explains why you're having trouble paying your mortgage.

You may be asked to provide this information if you can't pay your loan because of:

- Illness
- Job loss
- Reduced income
- Overextended credit usage

The letter should also explain:

- Steps you've taken to avoid defaulting on your loan, such as cutting expenses or using savings
- The relief you're requesting, such as a lower interest rate or reduced principal amount

## Tips for a smoother application process

- Make sure documents are clear and legible.
- Don't alter any pages (no strikethroughs, cross-outs, etc.).
- Send all pages, even the blank ones.

Equal Housing Lender

Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A.

LRC-0120