

Your name  
Address  
City, State Zip

RE: Mortgage  
Account #: \_\_\_\_\_

Date

To \_\_\_\_\_

This letter is an update on my current financial standing, as of [month year]. I thank [bank] for the diligent work it is doing to help me, and other Americans, keep their homes. The economic hardship that has befallen the world's economy is deeply felt by all, and I was no exception to this at the start of the year.

Through this trying economic time for all, I was running a modest monthly budget deficit. However, I am excited to report an increase to my employment revenue since [month year], and am running a sustainable, consistent and verifiable modest monthly surplus. To the extent that were I offered a home affordable modification program (H.A.M.P.), I'd able to remit consistent payments, thereby securing returns to the investor/owner of this note.

I am happy to report this revitalized situation, beneficial to all concerned, and look forward to your continued efforts in helping myself, and other Americans, stay in their homes, as able.

Thank you for your time,

[signature]

Your name