[DATE]

[RECIPIENT/LANDLORD]

Subject: Financial Hardship Due to COVID-19 Pandemic

Dear [CREDITOR/LANDLORD]:

This letter is to support my request for a [LOAN/RENT/ETC.] modification plan that will help keep my payments on track. I have been a customer for [NUMBER] years and I want to ensure we maintain our relationship.

I am in danger of falling behind on my payments due to loss of income amid the ongoing COVID-19 pandemic. I am a freelance worker in the commercial production industry, meaning that I am typically employed on a project-to-project basis. Unfortunately, commercial production has been especially hard hit by state and local government orders shuttering non-essential businesses, as well as federal guidelines requiring work from home and social distancing. As a result, virtually all production — commercial, film and television — has halted worldwide for an indefinite amount of time.

I am currently receiving unemployment insurance, which, while helpful is only a [NUMBER] percent of my usual income. I hope to be able to start making full payments again soon. However, until public health and government officials deem it safe and responsible to resume production activity, I have an uncertain employment outlook.

If I can have a modification that involves payments of no more than $[NUMBER] per month, I know I will be able to make it. Your flexibility with any payment modification will help ensure that I can continue to meet my obligations during this tumultuous time as well as keep myself housed and fed.

I greatly appreciate any effort you can make to help me weather this situation. If you need any additional information or documentation to assess my request, please don’t hesitate to ask. In the meantime, please see a letter from the AICP, the National Trade Association that represents my employers. Thank you very much for your time and consideration.

Sincerely,

[INSERT SIGNATURE]