

[Your Name]  
[Your Current Address]  
[City, State, Zip Code]  
[Your Phone Number]  
[Your Email Address]

[Date]

[Lender/Landlord Name]  
[Company Name]  
[Address]  
[City, State, Zip Code]

**RE: Financial Hardship and Property Transition - [Account Number/Property Address]**

To Whom It May Concern,

I am writing this letter to formally inform you of a significant financial hardship that is affecting my ability to maintain my current [mortgage/lease] payments. Due to [state reason: e.g., job loss, medical emergency, or divorce], my financial circumstances have changed drastically since the inception of our agreement.

Because of these challenges, I have determined that I can no longer sustain the costs associated with this property. I am writing to discuss a formal transition plan to vacate the premises and settle my obligations in a manner that mitigates further loss for both parties.

I am interested in exploring the following options:

- [Option 1: e.g., A Deed-in-Lieu of Foreclosure]
- [Option 2: e.g., A Short Sale agreement]
- [Option 3: e.g., Voluntary Lease Termination with a payment plan]
- [Option 4: e.g., Cash for Keys / Move-out incentive]

My intended move-out date is [Date]. I am committed to leaving the property in good, "broom-clean" condition and wish to cooperate fully to ensure a smooth transition of the title/possession back to you.

I have attached documentation regarding my current financial status, including [list documents, e.g., pay stubs, bank statements, or medical bills].

Please contact me at your earliest convenience to discuss the next steps and any specific forms you require me to complete. Thank you for your time and consideration of my situation.

Sincerely,

[Your Signature]

[Your Printed Name]