

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

[Date]

[Lender Name]
[Loss Mitigation Department]
[Lender Address]
[City, State, Zip Code]

RE: Hardship Letter and Short Sale Request for Loan Number: [Your Loan Number]

To the Short Sale Specialist,

I am writing this letter to explain the financial hardship that prevents me from maintaining my monthly mortgage payments and to formally request a short sale for the property located at [Property Address].

Since [Date of Hardship], I have experienced a significant change in my financial circumstances due to [State reason: e.g., job loss, medical emergency, divorce, or business failure]. As a result of this situation, my income has decreased while my debt obligations have remained the same or increased, making it impossible to stay current on my mortgage.

I have attempted to [List any efforts: e.g., cut expenses, seek additional employment, or request a loan modification], but these measures have not resolved my financial deficit. My current financial documentation, which I have attached, demonstrates that my expenses exceed my monthly income.

I want to avoid foreclosure and fulfill my obligations to the best of my ability. I have listed the property for sale with a licensed real estate agent, and we are actively seeking a buyer at fair market value. I am requesting that [Lender Name] accept a short sale to settle the debt and allow for a graceful transition for both parties.

I am committed to cooperating fully with your Loss Mitigation department and providing any additional documentation required to process this request quickly.

Thank you for your time and consideration of my situation.

Sincerely,

[Your Signature]

[Your Printed Name]