

[Your Name]
[Your Address]
[Your Phone Number]
[Your Email Address]
[Date]

[Lender Name]
[Lender Loan Department]
[Lender Address]
Re: Hardship Letter for Short Sale Request - Loan Number: [Your Loan Number]

To Whom It May Concern,

I am writing this letter to formally request a short sale on my property located at [Your Property Address]. I am experiencing severe financial hardship and am no longer able to maintain my monthly mortgage payments.

My financial difficulties began on [Date] when I became unemployed due to [layoff / company closure / other reason]. Despite my best efforts to find new employment, I have remained out of work for [Number] months. My only source of income at this time is [unemployment benefits / savings / etc.], which is insufficient to cover my basic living expenses and my mortgage obligations.

I have explored other options, but because of my lack of steady income, I do not qualify for a loan modification or refinance. Furthermore, the current market value of my home has decreased, and I owe more on the mortgage than the property is worth.

I want to avoid foreclosure and believe that a short sale is the best solution for both parties. I have already contacted a real estate agent to assist with the listing and sale of the property. Enclosed with this letter, you will find my financial documents, including [unemployment statements, bank statements, tax returns, and a financial profile].

I am committed to cooperating fully with your department to complete this process as quickly as possible. Please let me know what additional steps or documentation are required to move forward with this request.

Thank you for your time and consideration.

Sincerely,

[Your Signature]

[Your Printed Name]