

Date: [Insert Date]

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

RE: Hardship Letter for Short Sale Request

Borrower Name(s): [Your Name and Co-Borrower Name]
Loan Number: [Your Loan Number]
Property Address: [Complete Property Address]

To Whom It May Concern,

I am writing this letter to request a short sale of my property located at the address mentioned above. I am currently experiencing severe financial hardship due to a **divorce/legal separation**, which has made it impossible for me to continue making the monthly mortgage payments.

As a result of the separation, our household income has been significantly reduced. The transition from a two-income household to a single-income household, combined with legal fees and the cost of maintaining separate residences, has exhausted my savings. My current income is no longer sufficient to cover the mortgage, utilities, and basic living expenses.

I have made every effort to maintain the property and meet my financial obligations, but it is clear that I can no longer afford the home. I have listed the property for sale, but the current market value is less than the amount owed on the mortgage.

I am committed to cooperating with [Lender Name] to complete a short sale and avoid foreclosure. Enclosed, you will find all the financial documentation required for your review, including [list documents like pay stubs, tax returns, and bank statements].

Thank you for your time and for considering my request during this difficult time. I look forward to hearing from you regarding the next steps in this process.

Sincerely,

[Your Signature]
[Your Printed Name]
[Your Phone Number]
[Your Email Address]

[Co-Borrower Signature - If Applicable]
[Co-Borrower Printed Name]