

Date: [Current Date]

To: [Lender Name]

Short Sale Department

[Lender Address]

RE: Hardship Letter for Short Sale Request

Borrower Name: [Your Name]

Property Address: [Property Address]

Loan Number: [Your Loan Number]

To Whom It May Concern,

I am writing to formally request a short sale of my property located at the address mentioned above. I am currently experiencing a severe financial hardship due to a serious medical condition and long-term disability that has significantly impacted my ability to maintain my mortgage payments.

On [Date of Diagnosis/Injury], I was diagnosed with [Name of Illness/Disability]. As a result of this condition, I have suffered the following impacts:

- Loss of employment and steady income.
- Substantial and ongoing medical expenses.
- Physical limitations that prevent me from returning to work.
- Transition to a fixed disability income that does not cover my living expenses and mortgage.

Despite my best efforts to manage my finances, my medical situation is permanent/long-term, and I no longer have the financial means to keep the property. My current income is insufficient to cure the delinquency or sustain future payments.

I have enclosed documentation regarding my medical status and financial situation, including [list documents, e.g., doctor's letters, disability award letter, bank statements].

I am committed to cooperating with your department to complete the short sale process and avoid foreclosure. Thank you for your time and for considering this request during this difficult time.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Phone Number]

[Your Email Address]