

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

[Date]

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

RE: Short Sale Request for Loan Number: [Your Loan Number]

Dear [Contact Name or Department],

I am writing to formally request a short sale for the property located at [Property Address]. Due to unforeseen financial hardships, I am no longer able to maintain the mortgage payments and believe that a short sale is the most responsible solution for all parties involved.

My primary goal is a stress-free and efficient transition. To ensure a smooth process, I am requesting the following:

- A dedicated point of contact within your loss mitigation department.
- A clear list of all required documentation to avoid processing delays.
- Written confirmation of the terms, including a full release of personal liability for the remaining debt (deficiency waiver).
- Timely updates regarding the status of the appraisal and offer review.

I have already enlisted the help of a real estate professional experienced in short sales to facilitate the marketing and sale of the home. We are committed to cooperating fully with your requirements to ensure the transaction closes quickly.

Attached you will find my financial hardship package, including [list documents, e.g., financial statement, tax returns, and pay stubs].

Thank you for your time and for helping me resolve this matter in a professional and timely manner. I look forward to your positive response.

Sincerely,

[Your Signature]

[Your Printed Name]