

[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 and Hardship Letter

Loan Number: [Your Loan Number]

Property Address: [Full Property Address]

To the Loss Mitigation Department,

I am writing to formally request a short sale for the property located at the address listed above. Currently, the market value of my home is significantly lower than the outstanding balance of my mortgage, leaving me in an "underwater" position.

Due to financial hardship, I am no longer able to maintain the monthly mortgage payments. My hardship is a result of [Briefly state reason: e.g., job loss, medical emergency, divorce, or decrease in income]. I have attempted to find alternative solutions, but a short sale appears to be the only viable option to avoid foreclosure.

I have listed the property with a licensed real estate agent at a price consistent with current market comparables. I am committed to cooperating fully with your department to facilitate a quick sale and mitigate further losses for both parties.

Enclosed with this letter, please find the following documents for your review:

- Authorization to Release Information
- Financial Statement / Budget
- Last two years of Tax Returns and W-2s
- Last two months of Pay Stubs
- Last two months of Bank Statements
- Comparative Market Analysis (CMA)

I look forward to discussing this solution with you. Please contact me or my real estate agent, [Agent Name], at [Agent Phone Number] to begin the evaluation process.

Sincerely,

[Your Signature]

[Your Printed Name]