

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

[Lender Name]
[Lender Address]
[Loan Number]

RE: Hardship Letter for Short Sale Approval

To Whom It May Concern,

I am writing this letter to request a short sale on my property located at [Property Address]. I am currently experiencing severe financial hardship and am no longer able to meet my mortgage obligations.

The primary reason for this request is my involuntary unemployment. On [Date of Job Loss], I was laid off from my position at [Previous Employer Name] due to [Reason for Layoff, e.g., company downsizing/restructuring]. Since that time, my income has been significantly reduced to [State Unemployment Benefit Amount, or "zero"].

Despite my best efforts to secure new employment, I have been unable to find a position that provides sufficient income to cover my monthly mortgage payments, property taxes, and basic living expenses. My savings have been exhausted, and I have no other assets available to bridge the gap.

I have listed the property for sale with a licensed real estate agent, but the current market value is less than the amount I owe on the mortgage. Because my financial situation is unlikely to change in the immediate future, a short sale is the only viable option to avoid foreclosure.

Enclosed with this letter, you will find documentation of my unemployment, including my termination letter and recent bank statements. I am fully committed to cooperating with [Lender Name] to complete this process as quickly as possible.

Thank you for your time and for considering my request for a short sale.

Sincerely,

[Your Signature]

[Your Printed Name]