Date: [Insert Date]

To: [Lender Name]
Loss Mitigation Department
Loan Number: [Insert Loan Number]

Subject: Hardship Letter for Short Sale Approval - Death of Co-Borrower

To Whom It May Concern,

I am writing this letter to request a short sale approval for the property located at [Insert Property Address]. I am currently unable to maintain the mortgage payments due to a severe financial hardship caused by the death of my co-borrower, [Name of Deceased], on [Date of Death].

The loss of [Name of Deceased] has resulted in the immediate loss of their income, which was essential to meeting our monthly financial obligations. As a result, my current household income is insufficient to cover the mortgage, utilities, and basic living expenses. I have exhausted my savings and have no other financial means to bring the loan current or continue making future payments.

I have listed the property for sale with a licensed real estate agent at a competitive market price in hopes of resolving this debt. My goal is to avoid foreclosure and settle this obligation through a short sale.

Enclosed with this letter, please find the following supporting documentation:

- A certified copy of the Death Certificate.
- Financial statements and tax returns.
- Proof of current income and expenses.

I am fully committed to cooperating with the bank 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]
[Your Phone Number]
[Your Email Address]