

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

[Date]

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

RE: Hardship Letter for Deed in Lieu of Foreclosure

Loan Number: [Your Loan Number]

Property Address: [Full Property Address]

To Whom It May Concern,

I am writing this letter to request a Deed in Lieu of Foreclosure for the property located at the address mentioned above. I am currently unable to maintain my mortgage payments due to a significant financial hardship resulting from the death of my co-borrower, [Name of Co-borrower], who passed away on [Date of Death].

The loss of [Name of Co-borrower] has resulted in the immediate loss of a primary source of household income. As a result, I no longer have the financial means to cover the monthly mortgage payments, property taxes, and insurance. I have attempted to list the home for sale, but [mention if it didn't sell or if there is no equity].

I have explored all available options and have determined that I can no longer afford to keep the property. My goal is to avoid foreclosure and transfer the property to [Lender Name] in a professional and timely manner. I am fully prepared to cooperate with the bank to facilitate the transition and vacate the property according to your requirements.

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

- A copy of the Death Certificate
- Financial statements (Bank statements and pay stubs)
- Tax returns from the last two years
- A detailed financial hardship affidavit

I appreciate your time and consideration of this request during this difficult time. I look forward to hearing from you regarding the next steps in this process.

Sincerely,

[Your Signature]

[Your Printed Name]