

[Your Name]
[Your Phone Number]
[Property Address]
[Loan Number]

[Date]

[Lender Name]
[Loss Mitigation Department]
[Lender Address]

RE: Hardship Letter - Short Sale Request due to Permanent Change of Station (PCS)

To Whom It May Concern,

I am writing to formally request a short sale for my property located at [Property Address]. I am an active duty member of the [Branch of Service], currently stationed at [Current Base].

I have received official Permanent Change of Station (PCS) orders to relocate to [New Duty Station/Location] with a report date of [Date]. These orders are mandatory and require my immediate relocation, making it impossible for me to continue residing in or maintaining the property.

Despite my best efforts to sell the home through traditional means, the current market value is less than the total amount owed on my mortgage. Additionally, my relocation involves [mention additional factors: e.g., an increase in living expenses, the inability to manage two households, or a loss of spouse income].

Attached to this letter, please find:

- A copy of my official PCS Orders.
- My most recent Leave and Earnings Statement (LES).
- Financial documentation as requested in your short sale package.

I am committed to cooperating with [Lender Name] to complete this short sale efficiently. I appreciate your consideration of this request in light of my military service and mandatory relocation.

Sincerely,

[Signature]
[Printed Name]