

[Your Name]
[Your Rank/Grade]
[Your SSN or Account Number]
[Your Current Address]
[City, State, Zip Code]
[Your Phone Number]
[Your Email Address]

[Date]

[Lender Name]
[Lender Address]
[City, State, Zip Code]

RE: Hardship Letter - Permanent Change of Station (PCS) and Negative Equity

To Whom It May Concern,

I am writing this letter to request assistance regarding my mortgage for the property located at [Property Address]. I am a member of the United States [Branch of Service], and I have received official Permanent Change of Station (PCS) orders to relocate to [New Duty Station] with a report date of [Date]. A copy of my official orders is attached for your review.

Due to this mandatory relocation, I am forced to sell my home. However, the current market value of the property is less than the outstanding balance of my mortgage. This negative equity, combined with the financial requirements of relocating my family, creates a significant financial hardship.

I cannot afford to maintain two households, nor can I afford to pay the difference between the sale price and the loan balance out of pocket. I am requesting that you consider me for a [Short Sale / Deed-in-Lieu of Foreclosure / Mortgage Assistance Program] to resolve this deficiency.

I have consistently made my mortgage payments on time, but my upcoming move makes it impossible to continue managing this debt. I am committed to working with you to find a solution that avoids foreclosure.

Thank you for your time and for your support of military service members.

Sincerely,

[Signature]
[Your Printed Name]

Enclosure: Official PCS Orders