

[Your Name]
[Your Rank/Branch]
[Your Current Address]
[City, State, Zip Code]
[Your Phone Number]
[Your 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: [Address of the Mortgaged Property]

To Whom It May Concern,

I am writing to formally request a Deed in Lieu of Foreclosure for the property located at the address referenced above. I am an active duty member of the [Branch of Service] and have received official Permanent Change of Station (PCS) orders to relocate to [New Duty Station Name] on [Report Date].

This mandatory military relocation has created a significant financial hardship. Despite my best efforts, I have been unable to sell the property for an amount sufficient to satisfy the outstanding mortgage balance due to [mention market conditions, e.g., declining home values or lack of buyers]. My relocation requires me to maintain a residence at my new duty station, and I cannot afford to pay both my current mortgage and my housing costs at the new location.

Enclosed with this letter, please find the following documentation to support my request:

- A copy of my official PCS Orders.
- Financial statements (pay stubs, bank statements, and tax returns).
- Evidence of attempts to list and sell the property (if applicable).

I am committed to resolving this debt and believe that a Deed in Lieu of Foreclosure is the most responsible option to avoid the lengthy and costly foreclosure process for both parties. I am prepared to vacate the property and leave it in "broom clean" condition in exchange for a full release of the mortgage debt and a waiver of any deficiency balance.

Thank you for your time and for your consideration of my service and my current situation. I look forward to hearing from you regarding the next steps in this process.

Sincerely,

[Your Signature]

[Your Printed Name]