

[Your Name]
[Your Address]
[Your Phone Number]
[Your Email Address]
[Date]

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

RE: Formal Request for Short Sale Approval

Loan Account Number: [Your Loan Number]
Property Address: [Property Address]

To the Loss Mitigation Department,

I am writing to formally request a short sale approval for the property located at the address mentioned above. Due to financial hardship, I am no longer able to maintain the mortgage payments and the current market value of the home is less than the total amount owed on the loan.

My financial hardship is due to: [Briefly mention reason, e.g., job loss, medical emergency, or divorce].

I have listed the property for sale with [Real Estate Agent Name] from [Brokerage Name]. We have received an offer that is attached for your review. Please find the following documents enclosed to support this request:

- Signed Purchase Contract
- Proof of Buyer's Funds or Pre-approval Letter
- Hardship Letter
- Financial Statement / Budget
- Last two years of Tax Returns
- Last two months of Pay Stubs
- Last two months of Bank Statements
- Preliminary Net Sheet / HUD-1

I am committed to cooperating fully with your department to facilitate a timely closing. I look forward to your positive response regarding this short sale proposal.

Sincerely,

[Your Signature]

[Your Printed Name]