

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

[Date]

[Lender Name]
[Lender Department - e.g., Loss Mitigation Department]
[Lender Address]
[City, State, Zip Code]

RE: Short Sale Approval Request
Loan Number: [Your Loan Number]
Property Address: [Property Address]

To Whom It May Concern,

I am writing this letter to formally request a short sale approval for the property located at the address mentioned above. Due to unforeseen financial hardships, I am no longer able to maintain the monthly mortgage payments and am facing the possibility of foreclosure.

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

I have listed the property for sale with a licensed real estate agent. We have received an offer for \$[Offer Amount], which is enclosed for your review. I have also attached the following documentation to support my request:

- Signed Purchase Contract
- Estimated Net Sheet (HUD-1)
- Financial Statement / Budget
- Last two years of Tax Returns
- Last two months of Pay Stubs
- Last two months of Bank Statements
- Listing Agreement

I am committed to cooperating with your department to complete this process and avoid foreclosure. I understand that the sale price is less than the total amount owed on the mortgage, and I request that the bank accept this amount as full satisfaction of the debt.

Thank you for your time and for considering my request during this difficult time. I look forward to hearing from you soon.

Sincerely,

[Your Signature]

[Your Printed Name]