

[Date]

[Lender Name]

[Loss Mitigation Department]

[Lender Address]

[City, State, Zip Code]

RE: Request for Short Sale Approval

Borrower Name: [Borrower Full Name]

Property Address: [Full Property Address]

Loan Number: [Loan Number]

To Whom It May Concern,

I am the listing agent representing [Borrower Name] in the sale of the above-referenced property. We are formally requesting the lender's approval for a short sale transaction.

Attached to this letter, please find the complete short sale package for your review, which includes:

- Signed Authorization to Release Information
- Executed Purchase Agreement
- Buyer's Pre-approval Letter or Proof of Funds
- Estimated Settlement Statement (HUD-1/Closing Disclosure)
- Seller's Financial Statement and Hardship Letter
- Two years of Tax Returns and W-2s
- Last two months of Bank Statements
- Last 30 days of Pay Stubs
- Comparable Market Analysis (CMA) justifying the purchase price

The property has been actively marketed on the MLS for [Number] days at the current market value. The offer presented represents the highest and best offer received to date.

The seller is experiencing a significant financial hardship due to [Briefly State Reason, e.g., Job Loss, Medical Illness, Divorce] and is no longer able to maintain the mortgage payments. A short sale is the best option to mitigate losses for all parties involved and avoid foreclosure.

Please review the enclosed documentation and notify me of any additional requirements. I look forward to receiving your approval of this sale.

Sincerely,

[Agent Name]

[Real Estate Brokerage Name]

[Phone Number]
[Email Address]