Date: [Current Date]

To: [Lender Name]
Attention: Loss Mitigation Department
Address: [Lender Address]
City, State, Zip: [City, State, Zip]

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

Dear Loss Mitigation Department,

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

Hardship Explanation:
[Briefly describe your hardship, e.g., job loss, medical emergency, divorce, etc.]

I have listed the property for sale with a licensed real estate agent. We have received a purchase offer and I am submitting the following documents for your review and approval:

- Signed Purchase Agreement/Sales Contract
- Estimated Net Sheet (HUD-1 or Closing Disclosure)
- Proof of Buyer's Funds or Pre-approval Letter
- Hardship Letter
- Financial Statement (Income and Expenses)
- Last two years of Tax Returns and W-2s
- Last two months of Bank Statements
- Last two Pay Stubs

I am committed to cooperating fully with your department to expedite this process and avoid foreclosure. Please let me know if any additional documentation is required to complete this request.

I look forward to hearing from you regarding the approval of this short sale.

Sincerely,

[Your Signature]

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