

[Date]

[Lender Name]

[Loss Mitigation Department]

[Lender Address]

[City, State, Zip Code]

RE: Short Sale Approval Request

Borrower(s): [Your Name(s)]

Loan Number: [Your Loan Number]

Property Address: [Full Property Address]

To Whom It May Concern,

I am writing to formally request a short sale approval for the residential property 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.

Attached to this letter is a complete Short Sale Package for your review, including:

- Signed Purchase Agreement/Sales Contract
- Estimated HUD-1 or Preliminary Settlement Statement
- Hardship Letter explaining my current financial situation
- Financial Statement (Form 710 or equivalent)
- Last two years of Tax Returns and W-2s
- Last two months of Pay Stubs
- Last two months of Bank Statements
- Listing Agreement

The property has been listed on the open market since [Listing Date] and the current offer represents the highest and best value currently available. I respectfully request that you waive any deficiency balance and allow the sale to proceed to prevent a foreclosure.

Please contact me or my real estate agent, [Agent Name], at [Agent Phone Number] if you require any additional documentation or have questions regarding this request.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Phone Number]

[Your Email Address]