

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

[Date]

[Lender Name]
[Loss Mitigation Department]
[Lender Address]
[City, State, Zip Code]

RE: Short Sale Approval Request

Borrower Name: [Your Name]

Property Address: [Property Address]

Loan Number: [Your Loan Number]

To Whom It May Concern,

I am writing to formally request your approval for a short sale regarding the above-referenced property. Due to unforeseen financial hardships, I am no longer able to maintain the monthly mortgage payments and am facing potential foreclosure.

I have listed the property with a licensed real estate agent, and we have secured a purchase offer. Attached to this letter, please find the Short Sale Package for your review, which includes:

- Executed Purchase Agreement
- Buyer's Proof of Funds or Pre-Approval Letter
- Hardship Letter explaining my current financial situation
- Financial Statement (Income and Expenses)
- Last two years of Tax Returns and W-2s
- Last two months of Bank Statements
- Last two Pay Stubs
- Preliminary Settlement Statement (HUD-1 or Closing Disclosure)

The current market value of the home is less than the total balance owed on the loan. I believe that accepting this short sale offer is the most beneficial path for both parties to avoid the costs and time associated with a foreclosure proceeding.

I am eager to resolve this matter as quickly as possible. Please let me know if any additional documentation is required to process this request. You may contact me directly or speak with my real estate agent, [Agent Name], at [Agent Phone Number].

Thank you for your time and consideration.

Sincerely,

[Your Signature]

[Your Printed Name]