

[Date]

[Lender Name]

[Lender Address]

[City, State, Zip Code]

Attn: Short Sale Department / Loss Mitigation

RE: Short Sale Approval Request and Purchase Offer

Borrower Name: [Your Name]

Property Address: [Property Address]

Loan Number: [Your Loan Number]

To Whom It May Concern,

I am writing to formally request a short sale approval for the property located at the address mentioned above. Due to financial hardship, I am no longer able to meet my mortgage obligations and the current market value of the home is less than the total amount owed on the loan.

I have listed the property for sale and have received a formal purchase offer. Please find the details of the offer below:

- **Buyer Name:** [Buyer Name]
- **Purchase Price:** \$[Dollar Amount]
- **Earnest Money Deposit:** \$[Dollar Amount]
- **Proposed Closing Date:** [Date]

Enclosed with this letter, you will find the following supporting documentation:

- Executed Purchase Agreement
- Buyer's Proof of Funds or Pre-Approval Letter
- Estimated Net Sheet (HUD-1)
- Hardship Letter
- Financial Statement and Tax Returns
- Recent Pay Stubs and Bank Statements
- Comparative Market Analysis (CMA) or Appraisal

I request that you review this offer and grant approval for the short sale. This transaction will allow the bank to recover the maximum possible value while avoiding the costs and time associated with a foreclosure proceeding.

Thank you for your time and consideration. I look forward to your prompt response regarding this matter.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Phone Number]

[Your Email Address]