Date: [Insert Date]

To: [Lender Name]
Short Sale Department / Loss Mitigation
[Lender Address]
[City, State, Zip Code]

RE: Short Sale Approval Request
Loan Number: [Insert Loan Number]
Property Address: [Insert Full Property Address]

Dear Short Sale Department,

We, [Borrower Name] and [Co-Borrower Name], are writing to formally request a short sale approval for the property referenced above. Due to unexpected financial hardships, we are no longer able to maintain the mortgage payments and current debt obligations associated with this home.

Our financial situation has changed significantly due to [Briefly list reason, e.g., job loss, medical expenses, or divorce]. Despite our best efforts to resolve these issues, we have determined that the current market value of the property is less than the total amount owed on the mortgage.

We have listed the property for sale with [Name of Real Estate Agency] at a price of $[Listing Price]. We are committed to cooperating fully with [Lender Name] to facilitate a successful sale and mitigate losses for all parties involved.

Enclosed with this letter, please find our complete Loss Mitigation Package, which includes:

- Completed Financial Worksheet
- Hardship Letters from both borrowers
- Most recent two years of Tax Returns
- Most recent two months of Pay Stubs
- Most recent two months of Bank Statements
- Listing Agreement
- [Include Purchase Agreement if an offer has already been received]

We kindly request that you review these documents and provide us with a written short sale approval. Please contact our listing agent, [Agent Name], at [Agent Phone Number] or email us at [Borrower Email] if you require any additional information.

Thank you for your time and consideration of this request.

Sincerely,

[Borrower Name]
[Borrower Phone Number]

[Co-Borrower Name]
[Co-Borrower Phone Number]