

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

[Date]

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

RE: Request for Deficiency Judgment Waiver

Loan Account Number: [Your Account Number]

Property Address: [Full Property Address]

To Whom It May Concern,

I am writing to formally request a full waiver of any deficiency judgment in connection with the [Short Sale / Deed-in-Lieu of Foreclosure / Foreclosure] of the property mentioned above.

Due to financial hardship, I am unable to meet the full obligations of the mortgage. I am seeking to resolve this debt through a [Short Sale / Deed-in-Lieu] to avoid further costs for both parties. However, my agreement to proceed with this settlement is contingent upon [Lender Name] agreeing to waive its right to pursue a deficiency judgment for the remaining balance of the loan.

Specifically, I request that the final approval letter and/or closing documents explicitly state that:

- The lender accepts the proceeds as full and final satisfaction of the debt.
- The lender waives all rights to pursue a deficiency judgment against the borrower(s).
- The borrower(s) shall be released from all future liability regarding this loan.

I have enclosed documentation regarding my current financial situation to support this request. I look forward to your written response confirming that a deficiency waiver will be granted as part of our settlement agreement.

Sincerely,

[Your Signature]

[Your Printed Name]