

[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 Full Waiver of Deficiency Judgment

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 property referenced above. Specifically, I am requesting that [Lender Name] agree to a full waiver of any deficiency judgment as a condition of this short sale.

Due to [briefly state reason, e.g., involuntary job loss, medical emergency, or permanent financial hardship], I am no longer able to maintain the mortgage payments. My current financial situation is such that I have no assets or disposable income available to satisfy a deficiency balance now or in the future.

I am requesting that the short sale approval letter explicitly state that the bank:

- Accepts the net proceeds of the sale as full and final satisfaction of the debt.
- Waives all rights to pursue a deficiency judgment against me.
- Will release the lien and consider the account settled for less than the full balance.

Enclosed is my complete financial hardship package, including tax returns, bank statements, and pay stubs for your review. I am committed to cooperating fully with your department to ensure a smooth closing that minimizes losses for all parties involved.

Please provide written confirmation that you will accept the short sale with a full deficiency waiver. Thank you for your time and consideration of this request.

Sincerely,

[Your Signature]

[Your Printed Name]