

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

[Date]

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

RE: Request for Waiver of Deficiency Judgment

Loan Number: [Your Loan Number]

Property Address: [Address of Foreclosed Property]

To Whom It May Concern,

I am writing to formally request a full and final waiver of any deficiency judgment associated with the foreclosure of the above-referenced property. As you are aware, the property was [sold at auction / transferred via deed-in-lieu / sold via short sale] on [Date].

Due to severe financial hardship, I am currently unable to pay the remaining balance between the sale price and the total mortgage debt. My current financial situation is characterized by [briefly mention reason, e.g., unemployment, medical illness, or insolvency], and I have no significant assets or disposable income that could satisfy a deficiency judgment.

I am requesting that [Lender Name] agrees to waive its right to pursue any deficiency and reports the debt to the credit bureaus as "settled in full" or "satisfied." In exchange for this waiver, I have cooperated fully with the foreclosure process to minimize legal costs and expedite the recovery of the property.

Attached are the following documents for your review of my financial standing:

- [List documents, e.g., Recent Tax Returns, Pay Stubs, or Financial Statement]

Please provide written confirmation that [Lender Name] has agreed to waive the deficiency judgment and that I am released from any further personal liability regarding this loan.

Thank you for your time and consideration of this request.

Sincerely,

[Your Signature]

[Your Printed Name]