

[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 Deficiency Judgment Waiver

Loan Number: [Your Loan 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 referenced above.

Due to unexpected financial hardship caused by [briefly state reason, e.g., job loss, medical emergency, or economic downturn], I am no longer able to maintain the mortgage payments on this property. My current financial situation makes it impossible for me to pay the difference between the sale proceeds and the remaining balance of the loan.

As part of this settlement, I am requesting that [Lender Name] agrees to the following terms:

- The lender accepts the proceeds from the sale as full and final satisfaction of the debt.
- The lender waives all rights to pursue a deficiency judgment against me personally for the remaining balance.
- The lender reports the account to the credit bureaus as "Settled in Full" or "Paid as Agreed" with a zero balance.

I have enclosed documentation of my financial hardship, including [list documents, e.g., recent pay stubs, tax returns, and a financial statement].

Please provide a written confirmation of your agreement to waive the deficiency judgment. I am committed to cooperating fully to resolve this matter quickly. Thank you for your time and consideration.

Sincerely,

[Your Signature]

[Your Printed Name]