

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

[Date]

[Lender Name]
[Lender Department, if applicable]
[Lender Address]
[City, State, Zip Code]

RE: Request for Deficiency Judgment Waiver

Account Number: [Your Account Number]

Property/Collateral Address: [Address of Collateral, if applicable]

Dear [Contact Person or Department Name],

I am writing to formally request a waiver of the deficiency balance remaining on my promissory note following the [foreclosure / short sale / repossession] of the collateral associated with the above-referenced account.

Due to [briefly state reason: e.g., extreme financial hardship, medical issues, or job loss], I am unable to pay the remaining balance of \$[Amount]. I am requesting that [Lender Name] agree to waive its right to pursue a deficiency judgment against me and consider the debt settled in full.

Enclosed are documents supporting my current financial situation, including [list documents, e.g., pay stubs, bank statements, or hardship letter].

I am requesting a written response confirming that:

- The remaining balance is waived.
- No deficiency judgment will be filed or pursued.
- The account will be reported to credit bureaus as "settled in full" or "satisfied."

Please send the written agreement to my address listed above. Thank you for your time and consideration of this request.

Sincerely,

[Your Signature]

[Your Printed Name]