

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

[Date]

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

RE: Request for Deficiency Judgment Waiver

Loan Number: [Your Loan Number]
Property Address: [Investment Property Address]

To Whom It May Concern,

I am writing to formally request a full waiver of the deficiency judgment regarding the sale of the above-referenced investment property via [Short Sale / Deed-in-Lieu of Foreclosure / Foreclosure Sale].

Due to [mention brief reason, e.g., significant market decline or financial hardship], the current market value of the property is insufficient to cover the outstanding balance of the mortgage. I am seeking to resolve this debt responsibly; however, I do not have the financial means to satisfy a deficiency balance after the liquidation of the asset.

I am requesting that [Lender Name] agree to the following terms:

- Accept the proceeds of the sale as full and final satisfaction of the debt.
- Release all liens against the property.
- Formally waive the right to pursue any deficiency judgment or personal liability against me for the remaining balance.
- Report the account to credit bureaus as "Settled for less than full balance" with a zero balance remaining.

Attached are my financial documents, including [list documents, e.g., tax returns, bank statements, and a financial statement], which demonstrate my current financial position.

I look forward to a written response confirming the acceptance of this waiver. Please contact me if you require further information.

Sincerely,

[Your Signature]

[Your Printed Name]