

Hardship Letter Sample

Lender Name

Lender Address

Dear Lender:

Re: Loan No. _____

Property Address _____

Borrower S.S.N. _____

Co-borrower S.S.N. _____

We are writing this letter to due to a financial hardship that we have experienced.

(Briefly explain the initial cause of the hardship—was it a job loss, divorce, unexpected medical costs, or other hardship?) Due to these circumstances, we are requesting that you approve a short sale of our home.

(Describe exactly how you want to handle the deficiency amount—do you want the lender forgive the debt, will you agree to sign a note, or will you pay with liquid assets?)

Enclosed with this letter are _____ *(list enclosures)* as evidence of our financial hardship. We truly appreciate your consideration of this short sale request. If you have any questions, please contact us at _____ *(phone number)*.

Borrower _____ Date _____

Co-borrower _____ Date _____