

# **Sample Short Sale Hardship Letters**

Lender Name  
Lender Address  
Lender's fax number

Today's Date

RE: Hardship Letter - Short Sale for \_\_\_\_\_ address  
Loan number: (#)

To Whom It May Concern:

Since last month I am experiencing financial difficulties due to (layoff, medical problem, etc.)

After having my current financial situation carefully analyzed, I have concluded that it is no longer possible to comply with the original terms of the agreement. I have no choice but ask you for your help on avoiding the foreclosure of my family's home.

Due to the dropping of home prices that have affect the entire country in the last year, I currently owe more on my mortgage than my home is actually worth.

Please consider allowing me into your Short Sale Program so that we can lower the price and sell the house quickly before it goes into foreclosure. This will allow me to settle my financial obligation to you and have a chance to get back on my feet, without having to file for bankruptcy.

Please understand that financial hardships can occur and many times it's not a choice. I deeply appreciate your help in this matter. If you have any questions, or need anything further from me, you can contact my Realtor, Mr. Realty at (123) 123-1234.

I am enclosing my (last two months bank statements, last two year's federal tax returns, last two pay stubs for all working borrowers, and my last two year's W-2's .

I, (your name), state that the information provided above is true and correct to the best of my knowledge .

Sincerely,

Home Owner Name  
Address  
Contact Information

# Hardship Letter Template Short Sale Template

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