



SAMPLE: Hardship Letter

Lender Name
Lender Address
Today's Date

Re: Hardship Letter/Short Sale for 123 Main Street, City, State 12345

To Whom It May Concern:

I am requesting your assistance in your approval for a short sale on my property. The following is my hardship.

- Loss of Income
- August of 2008, I put my home up for sale by owner at an original listing price of \$210,000. No offers.
- Extensive damage to the pool and the severe water damage from a leaking roof.
- Denied Loan Modification

Please accept this offer as payment in full. My attorney has advised me to file bankruptcy, but I prefer to avoid further destruction of my credit, and to avoid foreclosure. I just want to move on and start over.

I deeply appreciate your help and understanding in this matter. If you have any questions, or need anything further from me, please contact me personally.

Kindest regards,
Home Owner Name
(Signature Included)

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