

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

[Date]

[Name of Bank/Lending Institution]  
[Department Name, e.g., Loss Mitigation/Recovery]  
[Address]  
[City, State, Zip Code]

**RE: Waiver of Deficiency Judgment - Account Number: [Your Account Number]**

To Whom It May Concern,

This letter is a formal request regarding the [foreclosure/short sale/repossession] of the property/collateral located at [Property Address or Description of Asset] associated with the above-referenced account.

I am requesting that [Bank Name] agree to a full and final waiver of any deficiency judgment. By granting this waiver, the bank agrees to accept the proceeds from the [sale/liquidation] as full satisfaction of the debt and agrees to waive its right to pursue any remaining balance or personal judgment against me.

I am seeking this waiver due to [briefly state reason, e.g., extreme financial hardship/insolvency]. Attached, please find documentation supporting my current financial status.

Please provide a written agreement or a formal letter confirming that:

1. The bank waives all rights to seek a deficiency judgment.
2. The account will be reported to the credit bureaus as "Settled in Full" or "Paid in Full."
3. No further collection actions will be taken regarding this debt.

I look forward to receiving your written confirmation of this agreement. Thank you for your time and consideration of this matter.

Sincerely,

[Your Signature]

[Your Printed Name]