

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

[Date]

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

RE: Request for Waiver of Deficiency Judgment  
Account Number: [Your Loan Number]  
Property Address: [Full Address of Foreclosed Property]

Dear [Contact Person or Department Name],

I am writing to formally request a full waiver of any deficiency judgment following the foreclosure sale of the property located at the address referenced above, which occurred on [Date of Sale].

As you are aware, the proceeds from the foreclosure sale were insufficient to satisfy the total outstanding balance of the mortgage. However, due to significant financial hardship, I do not have the assets or income necessary to satisfy the remaining balance. [Optional: Briefly mention specific hardship, e.g., unemployment, medical emergency, or permanent disability].

I am requesting that [Lender Name] agree to waive its right to pursue a deficiency judgment against me and accept the proceeds from the foreclosure sale as full and final satisfaction of the debt. This waiver would allow both parties to resolve this matter permanently without the need for further legal action or collection efforts.

Please provide a written confirmation or a signed release stating that [Lender Name] has waived the deficiency and that the account is considered settled in full. I have enclosed [mention any supporting documents, like a financial statement, if applicable] for your review.

Thank you for your time and consideration of this request. I look forward to receiving your response within [Number] days.

Sincerely,

[Your Signature]

[Your Printed Name]