

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

[Date]

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

**RE: Waiver of Deficiency Judgment - Short Sale Request**

**Borrower Name:** [Your Name]  
**Loan Number:** [Your Loan Number]  
**Property Address:** [Property Address]

To Whom It May Concern,

I am writing to formally request a short sale approval for the property located at the address referenced above. Due to financial hardship, I am no longer able to maintain the mortgage payments on this residence.

As a condition of this short sale, I am requesting that [Lender Name] agrees to a full waiver of any deficiency judgment. Specifically, I am requesting that the lender accepts the net proceeds of the sale as full and final satisfaction of the debt, and that the lender waives its right to pursue any deficiency balance against me personally now or in the future.

Please provide a written Approval Letter that explicitly states:

- The lender accepts the purchase price as payment in full for the mortgage.
- The lender waives all rights to seek a deficiency judgment for the difference between the sale proceeds and the total debt.
- The lien against the property will be released upon receipt of the specified funds.
- The account will be reported to credit bureaus as "settled for less than the full amount" or "paid in full," with a zero balance.

Enclosed please find the required financial documentation and the purchase agreement for your review. I look forward to your prompt response regarding this request.

Sincerely,

[Signature]

[Printed Name]