

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

[Date]

USDA Rural Development
[Local Office Address]
[City, State, Zip Code]

RE: Request for Deficiency Waiver

Borrower Name: [Your Name]
Account Number: [Your Account Number]
Property Address: [Property Address]

To Whom It May Concern,

I am writing to formally request a waiver of the deficiency balance remaining on my USDA Rural Development loan following the [Sale/Short Sale/Foreclosure] of the property located at the address referenced above.

Due to [mention brief reason: extreme financial hardship, medical issues, or job loss], I am unable to pay the remaining balance of \$[Amount of Deficiency]. I have enclosed documentation regarding my current financial status, including my income, expenses, and assets, to demonstrate my inability to satisfy this debt.

I respectfully request that the USDA waive the deficiency and consider the debt settled in full. I understand that a debt cancellation may be reported to the IRS as taxable income and that I will receive a Form 1099-C if this request is granted.

Please let me know if you require any additional documentation to process this waiver request. I look forward to your written response.

Sincerely,

[Your Signature]

[Your Printed Name]