

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

[Date]

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

RE: Short Sale Settlement Offer

Account Number: [Your Loan Number]

Property Address: [Property Address]

To Whom It May Concern,

I am writing to formally request a short sale settlement for the mortgage loan referenced above. Due to financial hardship, I am no longer able to maintain the mortgage payments and the property is currently in default.

I have secured a purchase offer for the property from a third-party buyer. The details of the offer are as follows:

- **Purchase Price:** \$[Amount]
- **Estimated Net Proceeds to Lender:** \$[Amount]
- **Proposed Closing Date:** [Date]

As part of this short sale request, I am asking for the following terms:

1. The lender accepts the net proceeds as full and final satisfaction of the debt.
2. The lender waives all rights to pursue a deficiency judgment against me for the remaining balance.
3. The lender reports the account to the credit bureaus as "Settled for less than full balance" or "Paid as agreed."

Attached to this letter are the following supporting documents:

- Signed Purchase Agreement
- Preliminary Settlement Statement (HUD-1)
- Hardship Letter
- Financial Statement and Proof of Income
- Tax Returns (Last 2 Years)
- Bank Statements (Last 2 Months)

I look forward to your written approval of this settlement. Please contact me or my representative at [Phone Number] if you require additional information.

Sincerely,

[Your Signature]

[Your Printed Name]