

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

[Date]

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

RE: Short Sale Deficiency Waiver Request
Loan Account Number: [Your Loan Number]
Property Address: [Full Property Address]

To Whom It May Concern,

I am writing to formally request a full waiver of any deficiency balance associated with the short sale of the property located at the address referenced above. As you are aware, the current market value of the property is less than the total amount owed on the mortgage.

Due to [briefly state hardship: e.g., job loss, medical emergency, financial hardship], I am no longer able to maintain the mortgage payments. I am requesting that [Lender Name] accept the proceeds from the short sale as full and final satisfaction of the debt.

Specifically, I am requesting that the Short Sale Approval Letter include the following terms:

- The lender waives all rights to pursue a deficiency judgment against the borrower(s) for the difference between the sale proceeds and the total debt owed.
- The lender will report the account to the credit bureaus as "Paid in Full for less than the full balance" or "Settled in Full."
- The borrower(s) will be released from all future personal liability regarding this loan.

Enclosed please find the required financial documentation, the purchase agreement, and the preliminary closing statement for your review.

Thank you for your time and consideration of this request. I look forward to your written approval.

Sincerely,

[Your Signature]

[Your Printed Name]