

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

[Date]

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

RE: Mortgage Debt Forgiveness and Liability Release Request

Account Number: [Mortgage Account Number]

Deceased Name: [Name of Deceased]

Property Address: [Full Address of Property]

To Whom It May Concern,

I am writing to you in my capacity as the [Executor/Administrator/Heir] of the Estate of [Name of Deceased]. Please find the enclosed copy of the death certificate for your records.

Due to the passing of the borrower and the current financial status of the estate, there are insufficient assets to continue making payments on the aforementioned mortgage. We are formally requesting that [Lender Name] consider a full debt forgiveness and a release of liability for the deceased and the estate.

We are prepared to discuss options such as a Deed in Lieu of Foreclosure or a Short Sale to resolve this matter amicably, provided that the lender agrees to waive any deficiency balance and releases the estate from further financial obligation.

Please provide the necessary documentation or forms required to process this request. I look forward to your written response regarding the status of this account.

Sincerely,

[Your Signature]

[Your Printed Name]

[Title: e.g., Executor of the Estate of (Name)]

Enclosures:

- Certified Copy of Death Certificate
- Letters Testamentary / Letters of Administration