

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

[Date]

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

RE: Short Sale Resolution Request

Loan Number: [Your Loan Number]

Property Address: [Property Address]

Borrower Name: [Original Borrower Name]

To Whom It May Concern,

I am writing to formally request a short sale resolution regarding the reverse mortgage (Home Equity Conversion Mortgage) held on the above-referenced property. As the [Borrower / Heir / Executor], I am seeking to resolve this debt through a market sale of the property for less than the total outstanding balance.

The property is currently [vacant/occupied], and due to [state reason, e.g., the death of the borrower/financial hardship/decline in market value], it is no longer feasible to satisfy the full loan balance. Under HUD guidelines, I understand that the property may be sold for 95% of its current appraised value to satisfy the debt.

Please find the following documents enclosed for your review:

- Signed Purchase Agreement/Offer
- Proof of Funds or Pre-Approval Letter from Buyer
- Estimated HUD-1 or Closing Statement
- Recent Appraisal or Broker Price Opinion (if available)
- Letter of Authorization (if applicable)
- [Death Certificate / Letters of Testamentary, if applicable]

I request that you review this offer and provide a Short Sale Approval Letter outlining the terms and conditions for the release of the lien. My goal is to complete this transaction by [Proposed Closing Date] to avoid further proceedings.

Thank you for your time and assistance in this matter. I look forward to your prompt response.

Sincerely,

[Your Signature]

[Your Printed Name]