

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

[Date]

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

RE: Offer for Deed in Lieu of Foreclosure

FHA Case Number: [Your FHA Case Number]
Loan Account Number: [Your Loan Number]
Property Address: [Full Property Address]

To Whom It May Concern,

I am writing to formally request a Deed in Lieu of Foreclosure for the property referenced above. Due to financial hardship, I am no longer able to maintain my mortgage payments and have been unable to sell the property through a standard or short sale process.

I understand that this is a voluntary transfer of the property title to the Department of Housing and Urban Development (HUD) or the lender in exchange for a release from all obligations under the mortgage note. I confirm that:

- The property is currently in "broom clean" condition.
- There are no secondary liens or judgments against the title (or I am working to clear them).
- The property is currently [occupied by me / vacant].

Enclosed with this letter is my completed Loss Mitigation Application, along with all required financial documentation, including proof of income, bank statements, and tax returns.

I am prepared to execute the necessary deed transfer documents and vacate the property by the date agreed upon in exchange for a full deficiency waiver. Please let me know if you require any additional information to process this request.

Sincerely,

[Your Signature]
[Your Printed Name]