

[Date]

[Borrower Name]  
[Property Address]  
[City, State, Zip Code]

Re: Loan Number: [Your Loan Number]

Dear [Lender/Service Name],

I am writing to formally request an evaluation for a Deed-in-Lieu of Foreclosure regarding the property located at [Property Address].

Due to [briefly state financial hardship, e.g., loss of employment, medical illness, or divorce], I am no longer able to maintain the monthly mortgage payments. I have attempted to sell the property through [mention efforts, e.g., a traditional listing or short sale] without success, and I am unable to qualify for a loan modification.

I would like to voluntarily transfer the ownership of the property to [Lender Name] in exchange for a release of all obligations under the mortgage note and a waiver of any deficiency judgment.

Enclosed are the following documents for your review:

- Completed Mortgage Assistance Application
- Hardship Letter
- Proof of income (Paystubs/Tax Returns)
- Most recent bank statements
- Listing agreement or evidence of attempts to sell

I am prepared to vacate the property and leave it in "broom-clean" condition as required. Please let me know the next steps in the evaluation process and if any additional documentation is needed.

Thank you for your time and consideration of this request.

Sincerely,

[Your Signature]  
[Your Printed Name]  
[Your Phone Number]  
[Your Email Address]