

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

[Date]

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

**RE: Short Sale Deficiency Waiver Request**

Loan Number: [Your Loan Number]  
Property Address: [Property Address]

To Whom It May Concern,

I am writing to formally request a full waiver of the deficiency balance associated with the short sale of the property located at the address referenced above. As part of the short sale approval process, I am requesting that [Lender Name] agrees to accept the net proceeds of the sale as full and final satisfaction of the debt.

Specifically, I request that the approval letter includes language stating that:

- The lender waives all rights to pursue a deficiency judgment against the borrower(s) for the remaining balance of the loan.
- The debt is considered paid in full or settled for less than the full amount.
- No further collections or legal actions will be taken regarding this account following the successful closing of the short sale.

Due to my current financial hardship, I do not have the assets or income to satisfy the remaining balance after the sale. Without a written release of liability and a full waiver of the deficiency, I will be unable to proceed with this transaction.

Please provide a written response or an updated Short Sale Approval Letter confirming the waiver of deficiency. Thank you for your time and consideration of this request.

Sincerely,

[Your Signature]

[Your Printed Name]