

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

[Date]

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

**RE: Mortgage Debt Cancellation and Waiver Request**

Account Number: [Your Loan Number]  
Property Address: [Full Address of the Property]

To Whom It May Concern,

I am writing to formally request a cancellation and waiver of the outstanding debt associated with the above-referenced mortgage account. Due to [state reason, e.g., extreme financial hardship, permanent disability, or terms of a settlement agreement], I am unable to fulfill the remaining balance on this loan.

I am requesting that [Lender Name] agree to:

- Cancel the remaining principal balance of \$[Amount].
- Waive all accrued interest, late fees, and penalties.
- Release the lien on the property located at [Property Address].
- Report the account to the credit bureaus as "Paid in Full" or "Settled" with a zero balance.

Enclosed please find supporting documentation regarding my current financial situation [mention specific documents like tax returns, medical records, or hardship letters].

I understand that the cancellation of debt may have tax implications and that a Form 1099-C may be issued. Please provide written confirmation of your decision regarding this waiver and the discharge of the debt within [Number] days.

Thank you for your time and consideration of this request.

Sincerely,

[Your Signature]

[Your Printed Name]