**LETTER TEMPLATE**

**HARDSHIP LETTER FOR SHORT SALE**

**[Your Name]**

**[Your Address]**

**[Your Phone Number]**

**[Date]**

To Whom It May Concern:

My name is **[Name]**, and I currently reside at **[address]**, a house that I bought on **[date of purchase]**. At the time, **[mortgage company]** provided me with a **[30-year, 15-year, etc.]** mortgage of **[amount in dollars]**, with a **[fixed/variable]** interest rate. When I purchased the home, I was perfectly capable of making the mortgage payments on time and in full. Since **[date]**, however, I have been struggling to make the payments because of **[details of why you have fallen behind on payments; be specific]**.

Currently, my monthly income is **[amount in dollars]**, which must go to **[medical payments, childcare costs, etc.]**, leaving an amount that will not satisfy my mortgage payment. I have found a buyer who will purchase my home for **[amount in dollars]**, which is the best offer I have found since putting the home on the market in **[month]**. I am hoping you will accept this offer so that we can both avoid the hassle and cost of a foreclosure.

I would also appreciate it if we could work out a plan that doesn’t require you to make a negative report on my credit. I have enclosed the relevant financial paperwork that will help to illustrate my current situation, including **[explanation of the paperwork you’re including]**. I am truly sorry that I have ended up in this situation, and I hope that my plan for this short sale will make it so that we can all move on as quickly and smoothly as possible.

Sincerely,

**[Sender Name]**