

SELLER HARDSHIP LETTER EXAMPLE

Date:
Lender:
Attn: Loss Mitigation

**RE: Hardship Letter – (Property Address)
Account Number**

To whom it may concern:

I purchased my home in 2005 and we had the income at the time to support the mortgage.

During the years that followed, my/our work hours have been cut back, and we now make approximately 40% less than what we earned when we first purchased the property.

This left me/us with a heavy financial burden of paying the mortgage. On my/our current salary, I/we have exhausted much of our financial savings attempting to stay afloat.

My/our financial situation cannot sustain a home mortgage of XXXXXX. I/we need to sell our home to avoid the inevitable foreclosure and salvage what is left of our/my credit.

Please accept a reasonable offer from a qualified buyer as payment in full for the house.

I deeply appreciate your help and understanding in this matter. If you have any questions or need anything from me, please contact my agent or me personally.

Sincerely,

Distressed Homeowner