

Summary Hardship Letter

SAMPLE
COPY

Re: Financial Hardship for my loan number _____

To whom it may concern,

I have experienced a financial hardship that has caused the inability to sustain my mortgage obligations for my current residence; my specific reasons were due to, i.e. : lack of equity (underwater) , struggling Real Estate market , unemployment , under employment , separation , divorce , death of a spouse , job transfer , health issues , and furthermore , I am not interested in a load modification , or a restructuring of my loan , and my intent is to the sell the home at fair market value , and reach closure to this financial obligation , I would like be considered for a short sale , and sell my home at fair market value in today's current market , opposed to the alternative of foreclosure .

I will be listing my home with an experienced Real Estate professional, and a qualified Short Sale Negotiator to consummate this process.

Homeowner / Print & Signature _____ / Date

Homeowner / Print & Signature _____ / Date

Address of Property: _____

**** Please use your own words, short, concise, and only a paragraph or so long is sufficient explanation to any lender.