

**(Example Hardship Letter)**

To Whom It May Concern:

I am writing this letter to explain my unfortunate set of circumstances that have caused us to become delinquent on our mortgage. We have done everything in our power to make ends meet but unfortunately we have fallen short and would like you to consider working with us to conduct a short sale of our home. We owe substantially more on our mortgage(s) than our home is currently worth.

The main reason that caused us to be late is (insert reason here and don't be too lengthy and long winded)

**-COMMON HARDSHIPS INCLUDE BUT ARE NOT LIMITED TO:**

- LOSS OF EMPLOYMENT**
- DIMINISHMENT OF INCOME AT EMPLOYMENT**
- DIVORCE**
- MEDICAL BILLS/DISABILITY**
- JOB TRANSFER/RELOCATION**
- DEATH OF A FAMILY MEMBER WHOSE INCOME WAS NEEDED TO PAY SOME OR ALL OF MORTGAGE**
- MILITARY SERVICE/DEPLOYMENT**
- LOSS OF RENTERS/RENTAL INCOME**

After being late and our income not being nearly enough, we had fallen further and further behind. Now, it's to the point where we cannot afford to pay what is owed to (lender). At this time we have exhausted all of our income and resources so we are turning to you for help.

Our situation has not gotten better because (reason here) and we feel that a short sale would benefit us both. We would appreciate if you can work with us to negotiate a short sale

We truly hope that you will consider working with us and we are anxious to get this settled so we all can move on.

Sincerely and Respectfully,

(THIS MUST BE SIGNED AND DATED BY ALL PARTIES ON THE MORTGAGE).