

Sample Short Sale Hardship Letters

Lender Name
Lender Address
Lender's fax number

Today's Date

RE: Hardship Letter - Short Sale for _____ address
Loan number: (#)

To Whom It May Concern:

Since last month I am experiencing financial difficulties due to (layoff, medical problem, etc.)

After having my current financial situation carefully analyzed, I have concluded that it is no longer possible to comply with the original terms of the agreement. I have no choice but ask you for your help on avoiding the foreclosure of my family's home.

Due to the dropping of home prices that have affect the entire country in the last year, I currently owe more on my mortgage than my home is actually worth.

Please consider allowing me into your Short Sale Program so that we can lower the price and sell the house quickly before it goes into foreclosure. This will allow me to settle my financial obligation to you and have a chance to get back on my feet, without having to file for bankruptcy.

Please understand that financial hardships can occur and many times it's not a choice. I deeply appreciate your help in this matter. If you have any questions, or need anything further from me, you can contact my Realtor, Mr. Realty at (123) 123-1234.

I am enclosing my (last two months bank statements, last two year's federal tax returns, last two pay stubs for all working borrowers, and my last two year's W-2's .

I, (your name), state that the information provided above is true and correct to the best of my knowledge .

Sincerely,

Home Owner Name
Address
Contact Information

Hardship Letter Template Short Sale Template

Derek Carter



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SHORT SALE HARDSHIP LETTER EBook Course , **Make Money in Short-Sale Foreclosures** Chantal Howell Carey, Bill Carey, 2005-07-08 MAKE MONEY IN SHORT SALE FORECLOSURES Foreclosures are the most profitable way to invest in real estate But most real estate books on foreclosures don't tell you how to invest in short sale foreclosures properties with even more profit potential than regular foreclosures A short sale foreclosure is a lender accepting a loan payoff for less than the amount owed This comprehensive new guide from renowned real estate authors Chantal and Bill Carey covers all the ins and outs of short sale foreclosure investing from finding properties to negotiating with lenders to closing the deal and making a bundle Inside you'll find all the information you need to succeed Finding great short sale foreclosure deals Dealing with owners in financial distress When to buy short sale foreclosures Creating equity in foreclosure properties Writing successful short sale offers FHA VA and private mortgage insurance short sales Purchasing short sale properties at auction Understanding escrow closing and title insurance Flipping short sale properties [Make Millions with Foreclosures and Short Sales - How to Profit from the Real Estate SubPrime Crisis](#) Sebastian Acosta, **The Short Sale Manifest** R.K., Want To Learn How Other Investors Are Taking Advantage Of The Ever Increasing Foreclosures Happening Across The Country Most experienced investors have been waiting patiently for this time to arrive **Short-Sale Pre-Foreclosure Investing** Dwan Bent-Twyford, Sharon Restrepo, 2011-01-11 Learn all about short sales the hottest topic in today's real estate investing market with Short Sale Pre Foreclosure Investing How to Buy No Equity Properties Directly from the Bank at Huge Discounts Understand how to buy properties at big discounts creating windfall profits Using this guide you can access information about a topic that 90% of real estate agents and investors know nothing about Discover how to make huge profits from the banks misfortune how to help homeowners in foreclosure while helping yourself and how to stay on the cutting edge of the down market **The Art of the Short Sale** Michael B. Citron, 2008-05 The Art of the Short Sale is your money making guide to the new housing market Fact Up to 95 percent of borrowers never respond to foreclosure notices The Art of the Short Sale takes the mystery out of foreclosure This simple and educational format serves as realtors go to guide on how to make money in the wake of the housing bubble From walk in closets to Wall Street Citron sheds light on the factors that led to the rise and fall of real estate in the United States Each chapter navigates readers through the process of helping borrowers avoid nagging lenders and overcome the obstacles of foreclosure often through paying only a fraction of their debts The Art of the Short Sale spells out in an easy to understand language the steps to succeed in this niche market and assists clients in eliminating debt reducing tax liability saving credit worthiness and avoiding deficiency judgements With tips on assembling a short sale team negotiating with out of state lenders and packaging clients personal and financial circumstances in an effective way this book is an essential resource for any real estate specialist aiming to adapt his business to the current housing climate **My Short Sale Guru's Guide to Healing**

and Financial Recovery for Discouraged Homeowners Renee Marie Smith,2011-11-15 A book to help motivate discouraged homeowners to overcome financial loss and short sale their home for a better future

No BS Short Sale System Derek Carter,2007 This book will teach you the step by step process for buying and selling property in foreclosure Learn how to do a short sale with a properties in foreclosure You will find out the secrets to negotiating to buy houses for 0 50 Cents on the dollar Here s A More Extensive Look At What You Will Learn How to execute a successful short sale Learn to avoid the common mistakes made by inexperienced investors Details of the paperwork needed What you need in a short sale package to present to the lender How to effectively communicate with the homeowner to get the deal How to negotiate with the lender so that you come off as an expert How to locate and determine a great deal using our system How to find buyers for your property Our step by step formula that you can start implementing right now

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