

Mortgage Deficiency Waiver Request

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I hope this message finds you well. I am writing to formally request a waiver of the deficiency on my mortgage account, [Insert Account Number], due to an unforeseen family crisis that has severely impacted my financial situation.

Recently, [briefly explain the family crisis, e.g., a medical emergency, job loss, etc.], which has resulted in significant financial strain. As a result, I have been unable to meet my mortgage obligations, leading to the current deficiency.

I sincerely request your understanding and compassion in this matter. A waiver of the deficiency would provide me with the necessary relief to focus on my family's needs during this difficult time.

Thank you for considering my request. I look forward to your prompt response.

Sincerely,

[Your Name]