

# Mortgage Deficiency Waiver Request

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I hope this letter finds you well. I am writing to formally request a deficiency waiver regarding my mortgage loan associated with the property located at [Property Address]. Due to extended unemployment exacerbated by the recent economic downturn, I am unable to meet my financial obligations associated with this mortgage.

As you are aware, I have been a loyal borrower, and my circumstances have changed dramatically due to [briefly state the reason for unemployment, e.g., layoffs, business closure]. Despite my best efforts to secure new employment, I have been unsuccessful.

Given my current financial situation, I am requesting your consideration for a waiver of any deficiency that may arise after the foreclosure of my property. This would greatly alleviate the financial burden on me and allow me to focus on regaining my employment and financial stability.

I am willing to discuss this matter further and provide any documentation you may need to assess my request. I appreciate your understanding and consideration in this difficult time.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]