

Mortgage Deficiency Waiver Request

Date: [Insert Date]

To: [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 waiver for the mortgage deficiency associated with my property at [Property Address]. Due to unforeseen financial hardships, I am unable to meet my mortgage obligations.

Due to [briefly explain your financial hardship, e.g., job loss, medical expenses, etc.], I have faced significant challenges in maintaining my financial commitments. As a result, I was forced to sell the property in hopes of alleviating my situation. However, the sale was not sufficient to cover the remaining mortgage balance, resulting in a deficiency.

I am kindly asking for your consideration in waiving the remaining balance of the mortgage deficiency. This waiver would allow me to start fresh without the burden of this debt, and I believe that it would be beneficial for both parties.

Thank you for considering my request. I look forward to your prompt response in regards to this matter.

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Phone Number]

[Your Email Address]