

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 am writing to formally request a waiver of the mortgage deficiency associated with my property located at [Property Address], following my recent retirement and corresponding reduction in income.

Due to my retirement on [Retirement Date], my monthly income has significantly decreased, which has affected my ability to meet the current mortgage payments. Despite my efforts to find alternative sources of income, my financial situation has not improved to the extent necessary to maintain my mortgage obligations.

As such, I kindly request that you consider waiving any deficiencies related to my mortgage should I need to sell the property. Waiving this deficiency would provide me with much-needed relief during this transitional phase of my life.

I appreciate your attention to this matter and hope to discuss potential solutions that accommodate my current financial status. Thank you for your understanding and support.

Sincerely,

[Your Name]