

Mortgage Deficiency Waiver Request

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email Address]

[Your 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 waiver for the mortgage deficiency resulting from the recent fluctuations in my self-employed income.

As a self-employed individual, my income tends to be variable and can be affected by multiple factors such as market conditions and client demand. Recently, I have experienced a downturn that has impacted my financial stability and ability to meet my mortgage obligations.

Despite my best efforts to manage my finances, I find myself in a position where I am unable to cover the deficiency. I am committed to continuing my mortgage payments and believe that once the economic conditions improve, my financial situation will stabilize.

Given this context, I kindly request that you consider waiving the deficiency amount to assist me during this challenging period. This action would greatly support my efforts to maintain my mortgage without further jeopardizing my financial health.

Thank you for your consideration. I look forward to your understanding and hope to discuss this matter further.

Sincerely,

[Your Name]