

# 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 waiver for the deficiency on my mortgage following an unexpected emergency that has impacted my financial situation.

Due to [briefly explain the emergency, e.g., "a sudden medical issue" or "unexpected job loss"], I have been unable to meet my financial obligations as outlined in our mortgage agreement. As a result, I am facing a deficiency that I am unable to cover.

I kindly ask that you consider my request for a waiver of the deficiency amount based on the circumstances outlined. This assistance would greatly alleviate the burden I am currently facing.

Thank you for your understanding and consideration of my request. I look forward to your response.

Sincerely,

[Your Name]