

# Short Sale Proposal

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 propose a short sale for my property located at [Property Address]. Due to unforeseen circumstances, such as [briefly explain situation e.g., job loss, medical issues], I have found myself unable to continue making mortgage payments and am at risk of foreclosure.

After careful consideration and consultation with a real estate professional, I believe that a short sale is a viable solution for both parties. The current market conditions indicate that the property would sell for approximately [insert estimated value], which is below the remaining mortgage balance of [insert mortgage balance].

Through a short sale, I hope to mitigate the impact of foreclosure on both my credit score and your institution. I am prepared to work with a qualified buyer and will provide timely updates throughout the process. I kindly request your cooperation in reviewing my proposal and allowing for a short sale to proceed.

Please find attached [any supporting documents, e.g., hardship letter, financial statements, etc.]. I look forward to your prompt response and hope we can work together towards a mutually beneficial resolution.-

Thank you for your consideration.

Sincerely,

[Your Name]