



**California Short Sale Solutions**  
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## Hardship Letter Example

As part of your financial package, your lender requires you to write and submit a hardship letter. Your lender wants you to tell them, in your own words, why you cannot continue making your loan payments and why they should accept the short sale of your property. Your hardship letter should be one to two paragraphs. If possible, please write the letter by hand.

1. Acceptable hardships may include
  - Job loss or job transfer out of area
  - Medical emergencies
  - Divorce or death
  - Military transfer
  - Higher living expenses
  - Inability to save for retirement
  - Increased anxiety due to monetary concerns
  - Investment loss
2. Explain why you cannot pay your mortgage.
3. Show why they should accept your short sale instead of other options (such as foreclosure or bankruptcy)
4. Always include your name, address, signature and DATE.

### **Sample Hardship Verbiage**

January 1, 2016

Dear Lender:

I was recently laid off from work and have not been able to find another job. My husband works on commission and his income was cut in half last year. We tried to work with you to modify our loan for a lower payment, but we cannot even pay that any more. We don't have any money in savings or any money to pay our loan. We are asking you to please help us by approving the sale of our home as a short sale. We don't want to file for bankruptcy and we don't want to go through a foreclosure. Thank you for your cooperation. This will really help us stop worrying and to get a fresh start with our family.

Sincerely,  
Suzy Q. Seller