

# LETTER OF HARDSHIP WORKSHEET

Primary Loan Number: \_\_\_\_\_

I/We, \_\_\_\_\_ sincerely request that the Mortgagee, Loan Servicer, Private Mortgage Insurer, Governmental Grantor or Insurer, Lender's Attorney and/or any other party or entity related to this case, review my/our financial statement and the circumstances surrounding the hardship to favorably consider the acceptance of a Short Sale.

I/We have serious financial problems, which we are not in a position to solve and therefore are unable to manage my/our monthly mortgage payments. The situation is permanent and cannot be resolved. The default was caused by:

- |   |   |   |
|---|---|---|
| <input type="checkbox"/> Unemployment           | <input type="checkbox"/> Separation             | <input type="checkbox"/> Medical Bills    |
| <input type="checkbox"/> Income Reduction       | <input type="checkbox"/> Divorce                | <input type="checkbox"/> Excessive Debt   |
| <input type="checkbox"/> Job Relocation         | <input type="checkbox"/> Serious Illness        | <input type="checkbox"/> Payment Increase |
| <input type="checkbox"/> Business Failure       | <input type="checkbox"/> Death of Spouse        | <input type="checkbox"/> Property Damage  |
| <input type="checkbox"/> Military Service       | <input type="checkbox"/> Death of Family Member | <input type="checkbox"/> Incarceration    |
| <input type="checkbox"/> Other (please specify) |   |   |

\_\_\_\_\_  
\_\_\_\_\_  
(Provide specific details of your financial situation in the Letter of Hardship. Include when the hardship occurred, the cause and/or catalyst and any supporting evidence you may have e.g. letter from former employer, lay-off notice, letter from your Doctor, etc.)

List all liens on the property, including name and address of the Mortgagee(s) and Lien Holder(s):

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

I/We, \_\_\_\_\_ state that the above information is true and correct to the best of my/our knowledge.

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

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Describe, in your own words, your hardship in detail; firstly, describe the initial reason for the default (include time-line):

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What actions have you taken to resolve your financial issues?

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Why do you believe the situation is permanent and cannot be resolved?

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