

**Any Lender Loan #: 00000000**

**BORROWER: John Doe**

**HARDSHIP LETTER**

To Whom It May Concern:

Due to my recent loss of employment, I cannot make the payments on the loan above. I am seeking to enter a forbearance plan as I ultimately wish to short sale the property. Over the past year and a half, I have amassed thousands in credit card debt, due to a drastic reduction in household income. Please understand my situation. I appreciate your assistance in helping me short sale this property.

Best Regards,

John Doe