

## Hardship Statement Sample

Date

Servicer Name

Address

RE: Loan Number \_\_\_\_\_

Borrower(s) Name(s)

Address

Dear \_\_\_\_\_,

I am submitting a loss mitigation package because I am:

- Interested in keeping my home                       Interested in pursuing a short sale

My hardship was caused by:

- Unemployment                       Medical                       Death  
 Underemployment                       Divorce                       Disability  
 Other \_\_\_\_\_

Hardship Status:

- My hardship has been resolved.                       My hardship has not been resolved.  
 I have worked with a counseling agency to address any budgetary issues.

Example of explanation

"In June of 2011, I lost my job. Over the months of July, August and September I struggled to make my monthly payment, but still succeeded. In October I no longer had any savings and even with cutting my spending, I was unable to make my mortgage payment. I have finally found new employment with a salary nearly comparable to my former income. I am certain I can return to making the payments but need assistance with my past due amount.

My contact information is found below.

Thank you for your consideration.

Sincerely,