

ATTN: Account Maintenance CA3346
P.O. Box 13716
Sacramento, CA 95853-9971

RE: Mortgage Loan Number

To Whom It May Concern,

I am writing to you in regards to the Mortgage Loan Number _____ with a request
for a hardship short-sale of the property at: _____, CA

To explain my request: In 2005 I was at a point in my life where owning my own place made sense. Along that same time, I met someone who in a short time came to be my business/investment partner. However, in early 2006, it came to my attention, several months after the purchase of this property, that my partner had caused financial harm to other people he had dealt with before me. When this came to my attention, I immediately stopped all contact with this individual. Because of this, his promise to make/cover payments on another property until he moved fell by the wayside, as did he, who is since nowhere to be found, having pending lawsuits against him. Around this same time, I had a career change with a marked decrease in monthly income as well as incurring more debt trying to keep myself afloat. All this, and having to make mortgage payments on this property and others, albeit sporadically, as is evident. This has placed beyond a critical strain on my financial resources to the point where I do not have the funds to pay the difference between the original purchase price and any short-sale price of this property. I am thus forced to declare a major hardship and request a short-sale of this property.

My agent has already worked very hard in assisting me in this process. Thank you in advance for your expedient attention to this concern for _____, CA

Sincerely,

Hardship Letter
(What caused the delinquency)

To whom it may concern,

I am writing this letter to request a short pay for the following reasons. First I would like to say that I got married 1 1/2^{yr} ago. Immediately my new wife and I started buying Accessories for the house and went out to eat dinner often. Suddly I realize that we where in heavy credit card de
We both worked Long hours and I even worked two jobs just to make ends meet. Then me and my w
was constantly fighting do to our low finances and she
or became a drunk and everything just went do
hill. She lost her job and got a d. I and impo
her car. This is the main reason for our seperation.

I am now stuck with all the bills because my w
discontinue her share on April 07 plus mortgage ~~we~~ we
up, double from \$22,000 to \$39,000 which is really not af,
to me when my income is only about \$2100 a month
and in Credit Card Debt, car payment, electric, gas,
water, Association fee, gas insurance. Then I also
got laid off from

on
April 07 after my seperation because they decided
cut cost, closed the California branch and move
to Tampa Florida. I am now just working for an Agency
receiving about \$1,900 a month. I am asking ~~and~~ if
you're considering and Assistance in this matter
and I thank you ~~\$~~ in advance for any of your

ACCOUNT NAME/ NUMBER:

Hardship Letter
(What caused the delinquency)

assistance

God Bless and thank you,

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