

Attn: Loss Mitigation
Re: Loan # 123456789

Dear Loss Mitigation Representative,

I have fallen behind on all my bills because I was in an auto accident last year. I have been in rehab for the last 3 months and have not been unable to return to work. My doctors said that it's unlikely that I'll be able to go back to work and I'll be filing for disability. My wife was unable to cope with my condition and the lack of money and all the associated stress and she decided to leave me two weeks ago. I'm by myself without money or help.

In addition to falling behind on my house payments, I'm also about to have my car repossessed. No one is here to take care of the house and even if I could take care of it, I don't have the money. Our house is the worst looking house on the block but I'm at the point where I really don't care anymore. I've basically lost everything and I just want to get better and get out of this house.

Please work with my buyer who is willing to pay more than anyone else has offered for the property in its current condition. There is a problem with the roof over the living room, but it only leaks when we get a real hard rain. The plumbing in the half-bath sink doesn't work so I just use the kitchen sink. The house exterior paint is peeling bad and so is the garage. The garage door spring is busted and won't close. Obviously the lawn and shrubs are out of control too. There is a lot of things that need to be fixed in this house.

I don't know what else to do and need help. Please let me sell this house so I can move back to Texas and stay with my family while I recover.

Thank you.

John Homeowner

April 5, 2004

Big Mortgage Company
P.O. Box 99100
Houston, TX

Re: Loan #4728432 and #4742507

Dear Representative,

I am writing this letter to explain what has happened in our lives that has brought us to this point. As you know, our accounts #4728432 and #4742507, for the property located at 133 Maple Bark Dr., Gaines, MI are far past due.

Although we've both faced difficult times and challenges in the past, the hardships we faced during the year of 2003 were too much to bear. Due to various reasons, in July of 2003 we decided to separate, our divorce was finalized in March of this year. Obviously it was never our intent to lose our home, but it did require both of our incomes to make the mortgage payment.

Our financial troubles were not limited to our mortgage, we were far behind on our credit cards and medical bills for my periodic check-ups following Cancer surgery and treatment a short time ago. Unable to meet our obligations, we decided to file for bankruptcy in the summer of 2003. We lost everything, even our cars.

Virginia was also pregnant during this stressful time and miscarried. And if this alone wasn't enough for one person to bear, Virginia also had to cope with the passing of her mother in the same year. Due to the overwhelming stress, Virginia went on Work Disability during August and September 2003.

Please help us. We just want to move on and start over. PLEASE accept this offer from our buyer. I know the offer is less than what we owe, but we are desperate. We've had enough of the court system, attorneys and legal battles to last a lifetime. We just want this to end! We just need someone to give us a break. Please accept this offer.

Sincerely,

John Homeowner

Jane Homeowner

July 2, 2006

Big Mortgage Company
P.O. Box 123-0102
Dallas, TX.

Acct: #8897261109

Dear Sir,

I am writing this letter to request consideration for a compromise offer for the sale of our home at the above address. I am active duty with new orders transferring me to Cumberland, MD as of August, 2006. Because of the current depressed market in California, our home is worth less than the loan balance of \$183,000.00 (approx.) We have received a fair market value offer of \$169,125.00. This is the only offer we have had since our home was placed on the market. With closing costs and realty fees, we will be about \$28,000.00 short at closing.

Because we are being transferred across country and our current mortgage payments are high, we cannot afford to keep the house and make payments and rent at our new location.

The area in which we live has many homes for sale or rent and we would not be able to rent our house to cover current payments. Since we have an offer that is consistent with the present home prices, we feel it is better to sell the house at a loss rather than face additional losses or foreclosure.

When we move to Maryland, my wife will lose her income too. She is a dental hygienist licensed only in California so she can not work in Maryland for at least several months. She must take additional training and pass the state boards before she can be licensed for the state of Maryland.

Our finances are taking several severe cuts because of this transfer. We will have all of the usual expenses of a cross country move for a military family, plus the cost of establishing a new home at a new location. The deposit and miscellaneous expenses are usually several thousand dollars.

Our Realtor is preparing all of the documentation of the current escrow and offer. I am enclosing this letter and a financial statement. Your consideration and time are greatly appreciated. The buyers for our home have already sold their house and will close escrow on July 14, 2006. Since the market is so poor and we have not had any other offers, we are most anxious to close this sale.

Sincerely,

John Homeowner

(Date)

RE: Hardship Letter - Short Sale for (property address)

Loan #

Dear Countrywide:

We purchased our home at (Address) in (date) for the price of \$(0). At the time, we were happily married and our jobs supported our home. Towards (date), we had gone through some major relationship challenges and the only option for us was to separate and we did that in (date). We are currently in the process of getting divorced. Unfortunately, with our separation, we could not afford this home anymore and had to vacate the home.

We tried to sell this home for the amounts needed to cover our closing costs and loans that we owed to you, which was \$(price). This produced no showings and was obviously way over the market price. I am now working with a real estate agent, who has advised us that this market has declined since we purchased the home. Our Real Estate agent, (Jason Schweiger), has advised us that the fair market value for our home is near \$(price). Since listing at \$(price), we have have seen two offers. One at \$(price) and another at \$(price). We have accepted the higher offer, contingent to your approval of a short sale.

We really love this house, but we know that we cannot afford it. We are currently behind in our payments and have moved into separate, less expensive residences. We want to sell the home, avoid foreclosure and salvage our credit. We know that a foreclosure on our record will affect us for years to come. We would ask that you please assist us in avoiding this.

Please review and accept the current offer from our Real Estate agent. My attorney has advised us to file bankruptcy, but we prefer to avoid further destruction of our credit. We just want to move on and start over.

We deeply appreciate your help and understanding in this matter and we had no idea that we would get separated or that the Real Estate market would go down so much. If you have any questions, or need anything further from, please contact my agent or us personally.

Sincerely, (name)

(Sign)

Lender Name Lender Address Lender's fax number

Today's Date

RE: Hardship Letter - Short Sale for _____ address

To whom it may concern:

I purchased my home at _____ in _____. At that time I was employed by _____ and business was very good. My salary and the possibility of a promotion and raise made me sure that I could easily support my mortgage. Unfortunately, a downturn in the market caused my company to reduce its workforce and I was laid off.

After searching for a comparable job, I finally got a temporary position as an office assistant as I continuing seeking other work. I struggled for several months to make my mortgage payment, and was also hit with some medical payments that I did not expect (the COBRA payment was more than twice what I was paying when employed). I knew I would have to sell my home to protect my credit rating and possibly have enough cash left over for moving expenses and some savings. I put my home up for sale by owner in _____, but there were several problems that I did not have enough money to fix, such as the broken fence in the back yard and some pretty severe leaks in the roof which indicated a new one was needed. Over the next three months I lowered the price three times but still had no takers. I am now working with a real estate agent and I believe she will be able to help me sell quickly.

I really love my house, but I know that I cannot afford it. I am a single parent, working as a temporary employee with few benefits and no savings. My financial situation cannot sustain a home mortgage of nearly \$2200 per month. I want to sell the home, avoid foreclosure and salvage my credit. I know that a foreclosure on my record will affect me for years to come. I would ask that you please assist me in avoiding this.

Please accept this offer as payment in full. My attorney has advised me to file bankruptcy, but I prefer to avoid further destruction of my credit. I just want to move on and start over.

I deeply appreciate your help and understanding in this matter. If you have any questions, or need anything further from me, please contact my agent or me personally.

Sincerely, Home Owner Name Address and Contact Information