

SAMPLE HARDSHIP LETTER

To Whom It May Concern:

The reason of this letter is to let you know of my current situation with my finances. As you probably know I have been late on my Mortgage but that's not the only think I'm struggling on. I have other bills that I have been late on. The reason of my situation started when I lost a family member and lost my job back in July of 2006. When I lost my job I went thru a lot of stress. I didn't know what I was going to do or how I was going to pay my mortgage or bills. I have been behind on all my bills. My water has been interrupted a few times. The Gas & Edison bill, I have been asking for payment arrangements and I still barely make the payments. After I lost my job I started looking for another job until I found one. It took me the whole month of August to find one. By the time I started working, I was already behind on my mortgage and bills. The salary that I was making on my new job was not enough to pay my mortgage and bills. A week after I started my new job I spoke with my manager in regards of my situation. I explain to him that I need to have a second job because of the situation I was in. So he let me get out of work one hour earlier. So I started looking for another job so I found a part-time at the am/pm gas station making \$7.00 an hour. On my new job I started working on from 7:00am to 4:00pm and on my part-time job I started working from 4:10pm to 11:00 Monday thru Thursday. So I was working 11 hours every day. I will only sleep 4 hours because I need it to leave my house by 4:30am to be able to make it to work at 7:00am But I had to stop because one night I almost fell asleep and I almost crash, it has been a nightmare; after that happened I didn't know what I was going to do. I started stressing more and more that I was unable to sleep just thinking about how I was going to be able to pay the mortgage. Then another problem occurs my car was reposes. I went crazy when that happened I didn't know how I was going to be able to go to work because I didn't even have money for transportation. I need it to have a least \$15.00 daily for the bus and metro. Since that happened a lot of bad things came thru my mind like feeling like a looser, a failure I even want it to take my life. Because I knew that sooner I was going to lose my house. But I started thinking about my three kids and my wife and I said to myself what am I my thinking; what is my family going to do with out me. So I decided to sell the house but we haven't had any luck only 1 person has gone to see the house it's been really hard to sell it. I have been trying ways to pay my mortgage I've been calling Chase to try to find a way to help me but it has been really hard to make the payments. So please consider a short sale because I now owe more on my house than what it is worth at this point. Thank you for taking the time and reading this letter. If you have any questions please give me a call at

Thank you,
