

Borrower \_\_\_\_\_

Loan # \_\_\_\_\_

Lender \_\_\_\_\_

Property Address \_\_\_\_\_

## **WRITTEN REQUEST FOR NON HAFA SHORT SALE**

Attention: Lender/Loss Mitigator

The undersigned property owner hereby requests consideration of a traditional short sale. The reasons that we are requesting a traditional short sale rather than a HAFA short sale are indicated below:

- I do not believe or I am not willing to participate in the HAMP program.
- This home is no longer my primary residence.
- I cannot agree to the terms of the HAFA program since I am unable to make a payment in the amount of 31% of my current gross monthly income.
- I do not believe that the HAFA program will work for me because I am unwilling to agree to a deed in lieu of foreclosure should the HAFA short sale process be unsuccessful.
- I have multiple junior liens on this property and I am unable to negotiate their release with the limited resources made available under the HAFA program.
- The suggested list price submitted by the lender is unrealistically high given current market conditions.
- I choose not to participate in the HAFA program due to reasons set forth in the attached hardship letter.

\_\_\_\_\_  
SIGNATURE

\_\_\_\_\_  
DATE

\_\_\_\_\_  
SIGNATURE

\_\_\_\_\_  
DATE

\_\_\_\_\_  
LOAN NUMBER