

Fred Flintstone  
123 Main Street  
Bedrock, IL 60123

**SAMPLE HARDSHIP LETTER**

Saxon Mortgage Services, Inc.  
ATTN: Loss Mitigation/Short Sale Dept.  
P.O. Box 161489  
Fort Worth, Texas 76161-1489

June 4, 2008

To Whom It May Concern:

My name is Fred Flintstone and I own the property at 123 Main Street, Bedrock, IL 60123. My loan number is 987654321.

At the time, I purchased the property I was a full time employee with the Bedrock Quarry and Gravel Company. Within the last two years, my hours were slowly cut down considerably. Presently, I am only working part time, which is why I have been having problems making the mortgage payments.

Since, I could no longer afford the monthly mortgage. I vacated the property and I contacted a Realtor and an attorney to seek options on avoiding a foreclosure. Yet, the property is currently in foreclosure.

Please work with us on a Short Sale. I don't want to go through with the foreclosure, but if I can't do a Short Sale we will not be able to avoid it. My attorney will forward you all other information that you require.

Thank you,

Fred Flintstone