**SAMPLE HARDSHIP LETTER #2**

Dear Mrs. Banker:

I am writing this letter to explain what is happening in my life. As you know, my property located at 1287 N.W. 10th Avenue, account # 1002349830, is in foreclosure.

I bought my house two years ago from a guy in foreclosure, how ironic. He had four big dogs in the house and they completely trashed the property. My intent was to buy the house, help him out of a bad situation, and then bring the property to market condition and possibly sell it for a profit.

I started projects in every room, but did not get the chance to finish any of the projects because my wife ran off with her boss and we began a long messy divorce. Forty thousand dollars later in attorney’s fees, I am sitting in a house that is a wreck, needs over $100,000 worth of work, I have no money to make up the back payments, and no potential income at this time to repair the house. **I have been trying to sell the property via ads in the paper. I have shown the property to several folks who ran when they saw all the work needed. I was able to get one offer.**

The offer is less than what I owe, but I am desperate. PLEASE accept this offer from Ms. Investor. Ms. Investor is my only hope. **My attorney says I should file bankruptcy, live free for two years, and fight the system.** I don’t want a bankruptcy and a foreclosure on my credit. I have had enough of the court system and don’t want to get tangled up in a legal battle

over this house. I was lucky enough to get custody of my three kids in the divorce and we just need to move on and start our lives fresh. My life has been bad enough for the past year. I just need someone to give me a break. PLEASE accept this offer. Ms. Investor will be awaiting your reply.

Sincerely,

Distressed Homeowner