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Dear Mr. Banker:

I am writing this letter to share some of the hardships I have endured over the past 12 months. As you know, my property located at (PROPERTY ADDRESS) is currently facing foreclosure. I have tried to sell the property for months and have gotten only one serious offer because of the poor condition of the property. Based on the offer I have, I urge you to please accept the amount offered.

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 am enclosing my bank statements from the past three months, late notices on my car and anything else I can find that shows the financial trouble I am facing. I have also enclosed my last year's tax returns.

I am currently looking in another field in which to work. So far, I haven't had much success.

If there is any other information you need, please feel free to call me.

Sincerely,