

Dear Homeowner;

For your lender(s) to properly evaluate the possibility of reviewing your request for and to expedite the short sale process, your lender will require the following information.

Check List:

1. \_\_\_\_\_ Hardship Letter—a detailed letter explaining the circumstances which caused you to fall behind in your mortgage payments. (See Sample Hardship Letter);
2. \_\_\_\_\_ Income tax returns for the last (2) years;
3. \_\_\_\_\_ Two(2) most recent pay stubs;
4. \_\_\_\_\_ Bank statements for the most recent two (2) months (checking & savings);
5. \_\_\_\_\_ Completed financial analysis form (See attached);
6. \_\_\_\_\_ Acknowledgment and Authorization Form (See attached)
7. \_\_\_\_\_ Indicate in your financial analysis and letter what liens, if any , exist on the property;
8. \_\_\_\_\_ A copy of the listing agreement and sales contract, net sheet and HUD Forms 90036 and 90038 (FHA / VA only)
9. \_\_\_\_\_ If applicable, a copy of the Death Certificate(if borrower is deceased)

Note: Please include Proof of Income, Bank Statements and Income Tax Returns for every person on the loan.

After you have completed the above, please return to the person that