

Check List
Short Sale Documents required
PROVIDED BY BORROWER(S)

_____ * **Hardship letter** - This should be handwritten if possible, explaining your financial situation and requesting the **lender** to do a **short sale to avoid foreclosure. This Letter allows you to explain in detail the reason behind your current financial situation. In addition to filling out this form, you'll need verification of your hardship claim, such as medical bills, death certificate, unemployment stubs, divorce decree, etc. If there is more than one borrower applying for assistance, each person needs to complete a separate form.**

_____ * Copies of documentation supporting your **hardship** letter any termination letter, disability letter, doctors bills, proof of divorce, etc.

_____ * Copy of last two years of **W2** for 2008 and 2009 (If you do not have them, please explain and provide other way to demonstrate your income as more Bank Statements).

_____ * Copy of Tax Returns (**if self employed**). If you do not have them, please make a note in the hard ship letter why you are not including them in the package and another way to demonstrate it.

_____ * Copy of 2 most recent **bank statements & 401K & IRA accounts (if any), if not in the hard ship letter please make an explanation if you do not have any of those).**

_____ * Copy of the most recent **pay stubs to complete one whole month, for instance if you get paid every 15 days then the last 2, if you get paid every week the last 4 and so on, We need to complete one whole month.**

_____ * Personal monthly budget or Borrower Financial Information sheet. **Your income and expenses, form provided to be filled by (Borrower or Seller).**

_____ * HOA Name(s), Phone numbers and address and monthly payment, quarterly or annually..

_____ * Water & Sewer Information. - Name and Phone #'s

_____ * Last Mortgage Statement(s) of lien(s) (1st, 2nd 3rd)

_____ * Do you have any other liens against your property like: judgments, past taxes or HOA dues?

PROVIDED BY YOUR REALTOR

_____ * Definitions of working relationships provided by your realtor.

_____ * Exclusive Right To Sell (Listing Agreement), provided by your realtor.

_____ * Authorization to Release information, provided by your realtor.

_____ * Seller's Property Disclosure, provided by your realtor.

_____ * Square Footage Disclosure, provided by your realtor.

_____ * Short Sale Addendum, provided by your realtor.

_____ * If property is older than 1979, Lead Based Paint Disclosure, provided by your realtor.