

# Short Sale Package

# Checklist of Required Homeowner's Documentation

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We appreciate the opportunity to assist you in short selling your home, while improving your current and future financial stability. In order to get a short sale approved certain documentation listed below must be provided. After the required documentation is received I can start the process of negotiating the short sale request with your Lender(s).

## **\*Read All Information Provided\***

- Pay Stubs (a full month)
- Two Years Most Recent Tax Returns & W-2's
- Two Months Bank Statements (all pages)
- Mortgage Payment Coupon (s)
- Explanation of Hardship (Letter to Lender(s), signed & dated)
- Supporting Documents for Hardship
  - Letter of Termination/Layoff Notice
  - Job Relocation Letter
  - Unemployment Benefit Letter
  - Medical Bills
  - Death or Illness in Family Documentation
  - Divorce Decree/Separation Agreement
  - Child Support/Alimony Documents
  - Rate increase/Payment increase letter
  - Repair bills, etc
- Collection/Foreclosure Letters
- Sale Date Notice
- Financial Statement (attached)
- Homeowner's Questionnaire (attached)
- Authorization to Release Information (attached)
- Hardship Affidavit (attached)
- Indemnity Agreement (attached)
- Privacy Notice (attached)
- FYI on Short Sales (attached)

## SHORT SALE QUALIFICATION QUESTIONS

SELLERS NAME: \_\_\_\_\_ Phone # \_\_\_\_\_ BEST TIME TO CALL: AM PM ANYTIME

PROPERTY ADDRESS: \_\_\_\_\_ PRIMARY RESIDENCE: Y N INVESTMENT PROPERTY: Y N

HOW LONG HAVE YOU LIVED IN THE HOME: \_\_\_\_\_ YEARS \_\_\_\_\_ MONTHS

EMAIL ADDRESS: \_\_\_\_\_

HARDSHIP (circle one) Job Loss / Transfer Divorce Interest Rate / Payment Increase Other: \_\_\_\_\_

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OWNER-OCCUPIED Y N TENANT- OCCUPIED Y N

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CONSULTED WITH TAX ADVISOR Y N LEGAL ADVISOR Y N CREDIT ADVISOR Y N

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FILING BANKRUPTCY Y N

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TRUSTEE SALE Y N DATE: \_\_\_\_\_

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BEHIND ON PAYMENTS: Y N NUMBER OF MONTHS: \_\_\_\_\_

FIRST MTG. COMPANY: \_\_\_\_\_ APRX BALANCE: \_\_\_\_\_

SECOND MTG COMPANY: \_\_\_\_\_ APRX BALANCE: \_\_\_\_\_

HELOC / LINE OF CREDIT: Y N

IS THIS THE ORIGINAL LOAN YOU PURCHASED THE HOME WITH: Y N

HOA: Y N CURRENT ON PAYMENTS: Y N

TYPE OF LOAN (S): CONV FHA VA

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LEINS OTHER THAN PROPERTY TAXES: Y N If yes, for what: \_\_\_\_\_

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\*SELLER(S) WILLING TO:

PREPARE HOME FOR SALE Y N

MAINTAIN YARD, POOL, ETC Y N

MAINTAIN UTILITIES Y N

SIGN DEFICENCY JUDGEMENT/PROMISSARY NOTE Y N

ATTEMPTED TO NEGOTIATE A LOAN MOD WITH LENDER Y N

Questions that you have regarding a short sale:

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

SELLER SIGNATURE: \_\_\_\_\_ Date: \_\_\_\_\_

SELLER SIGNATURE: \_\_\_\_\_ Date: \_\_\_\_\_

**Making Home Affordable Program  
Request For Modification and Affidavit (RMA)**



REQUEST FOR MODIFICATION AND AFFIDAVIT (RMA) page 1

COMPLETE ALL THREE PAGES OF THIS FORM

▶ Loan I.D. Number \_\_\_\_\_

▶ Servicer \_\_\_\_\_

BORROWER	CO-BORROWER
Borrower's name	Co-borrower's name
Social Security number                      Date of birth	Social Security number                      Date of birth
Home phone number with area code	Home phone number with area code
Cell or work number with area code	Cell or work number with area code

<b>I want to:</b>	<input type="checkbox"/> Keep the Property	<input type="checkbox"/> Sell the Property
<b>The property is my:</b>	<input type="checkbox"/> Primary Residence	<input type="checkbox"/> Second Home <input type="checkbox"/> Investment
<b>The property is:</b>	<input type="checkbox"/> Owner Occupied	<input type="checkbox"/> Renter Occupied <input type="checkbox"/> Vacant

Mailing address		
Property address (if same as mailing address, just write same)	E-mail address	

<p><b>Is the property listed for sale?</b>    <input type="checkbox"/> Yes    <input type="checkbox"/> No</p> <p><b>Have you received an offer on the property?</b>    <input type="checkbox"/> Yes    <input type="checkbox"/> No</p> <p><b>Date of offer</b> _____ <b>Amount of offer \$</b> _____</p> <p><b>Agent's Name:</b> _____</p> <p><b>Agent's Phone Number:</b> _____</p> <p><b>For Sale by Owner?</b>    <input type="checkbox"/> Yes    <input type="checkbox"/> No</p>	<p><b>Have you contacted a credit-counseling agency for help</b>    <input type="checkbox"/> Yes    <input type="checkbox"/> No</p> <p><b>If yes, please complete the following:</b></p> <p><b>Counselor's Name:</b> _____</p> <p><b>Agency Name:</b> _____</p> <p><b>Counselor's Phone Number:</b> _____</p> <p><b>Counselor's E-mail:</b> _____</p>
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<p><b>Who pays the real estate tax bill on your property?</b></p> <p><input type="checkbox"/> I do    <input type="checkbox"/> Lender does    <input type="checkbox"/> Paid by condo or HOA</p> <p><b>Are the taxes current?</b>    <input type="checkbox"/> Yes    <input type="checkbox"/> No</p> <p><b>Condominium or HOA Fees</b>    <input type="checkbox"/> Yes    <input type="checkbox"/> No    \$ _____</p> <p><b>Paid to:</b> _____</p>	<p><b>Who pays the hazard insurance premium for your property?</b></p> <p><input type="checkbox"/> I do    <input type="checkbox"/> Lender does    <input type="checkbox"/> Paid by Condo or HOA</p> <p><b>Is the policy current?</b>    <input type="checkbox"/> Yes    <input type="checkbox"/> No</p> <p><b>Name of Insurance Co.:</b> _____</p> <p><b>Insurance Co. Tel #:</b> _____</p>
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<p><b>Have you filed for bankruptcy?</b>    <input type="checkbox"/> Yes    <input type="checkbox"/> No    If yes:    <input type="checkbox"/> Chapter 7    <input type="checkbox"/> Chapter 13    <b>Filing Date:</b> _____</p> <p><b>Has your bankruptcy been discharged?</b>    <input type="checkbox"/> Yes    <input type="checkbox"/> No    <b>Bankruptcy case number</b> _____</p>
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**Additional Liens/Mortgages or Judgments on this property:**

Lien Holder's Name/Servicer	Balance	Contact Number	Loan Number

**HARDSHIP AFFIDAVIT**

I (We) am/are requesting review under the Making Home Affordable program.  
I am having difficulty making my monthly payment because of financial difficulties created by (check all that apply):

<input type="checkbox"/> My household income has been reduced. For example: unemployment, underemployment, reduced pay or hours, decline in business earnings, death, disability or divorce of a borrower or co-borrower.	<input type="checkbox"/> My monthly debt payments are excessive and I am overextended with my creditors. Debt includes credit cards, home equity or other debt.
<input type="checkbox"/> My expenses have increased. For example: monthly mortgage payment reset, high medical or health care costs, uninsured losses, increased utilities or property taxes.	<input type="checkbox"/> My cash reserves, including all liquid assets, are insufficient to maintain my current mortgage payment and cover basic living expenses at the same time.
<input type="checkbox"/> Other:	

Explanation (continue on back of page 3 if necessary): \_\_\_\_\_

\_\_\_\_\_

**INCOME/EXPENSES FOR HOUSEHOLD<sup>1</sup>**

Number of People in Household:

Monthly Household Income		Monthly Household Expenses/Debt		Household Assets	
Monthly Gross Wages	\$	First Mortgage Payment	\$	Checking Account(s)	\$
Overtime	\$	Second Mortgage Payment	\$	Checking Account(s)	\$
Child Support / Alimony / Separation <sup>2</sup>	\$	Insurance	\$	Savings/ Money Market	\$
Social Security/SSDI	\$	Property Taxes	\$	CDs	\$
Other monthly income from pensions, annuities or retirement plans	\$	Credit Cards / Installment Loan(s) (total minimum payment per month)	\$	Stocks / Bonds	\$
Tips, commissions, bonus and self-employed income	\$	Alimony, child support payments	\$	Other Cash on Hand	\$
Rents Received	\$	Net Rental Expenses	\$	Other Real Estate (estimated value)	\$
Unemployment Income	\$	HOA/Condo Fees/Property Maintenance	\$	Other _____	\$
Food Stamps/Welfare	\$	Car Payments	\$	Other _____	\$
Other (investment income, royalties, interest, dividends etc.)	\$	Other _____	\$	Do not include the value of life insurance or retirement plans when calculating assets (401k, pension funds, annuities, IRAs, Keogh plans, etc.)	
<b>Total (Gross Income)</b>	<b>\$</b>	<b>Total Debt/Expenses</b>	<b>\$</b>	<b>Total Assets</b>	<b>\$</b>

**INCOME MUST BE DOCUMENTED**

<sup>1</sup>Include combined income and expenses from the borrower and co-borrower (if any). If you include income and expenses from a household member who is not a borrower, please specify using the back of this form if necessary.

<sup>2</sup>You are not required to disclose Child Support, Alimony or Separation Maintenance income, unless you choose to have it considered by your servicer.

**INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

The following information is requested by the federal government in order to monitor compliance with federal statutes that prohibit discrimination in housing. **You are not required to furnish this information, but are encouraged to do so. The law provides that a lender or servicer may not discriminate either on the basis of this information, or on whether you choose to furnish it.** If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, the lender or servicer is required to note the information on the basis of visual observation or surname if you have made this request for a loan modification in person. **If you do not wish to furnish the information, please check the box below.**

<b>BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information	<b>CO-BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information
<b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	<b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
<b>Race:</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	<b>Race:</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
<b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male	<b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male

**To be completed by interviewer**

<b>This request was taken by:</b> <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet	<i>Interviewer's Name (print or type) &amp; ID Number</i>	<i>Name/Address of Interviewer's Employer</i>
	<i>Interviewer's Signature                      Date</i>	
	<i>Interviewer's Phone Number (include area code)</i>	

**ACKNOWLEDGEMENT AND AGREEMENT**

*In making this request for consideration under the Making Home Affordable Program, I certify under penalty of perjury:*

1. That all of the information in this document is truthful and the event(s) identified on page 1 is/are the reason that I need to request a modification of the terms of my mortgage loan, short sale or deed-in-lieu of foreclosure.
2. I understand that the Servicer, the U.S. Department of the Treasury, or their agents may investigate the accuracy of my statements and may require me to provide supporting documentation. I also understand that knowingly submitting false information may violate Federal law.
3. I understand the Servicer will pull a current credit report on all borrowers obligated on the Note.
4. I understand that if I have intentionally defaulted on my existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this document, the Servicer may cancel any Agreement under Making Home Affordable and may pursue foreclosure on my home.
5. That: my property is owner-occupied; I intend to reside in this property for the next twelve months; I have not received a condemnation notice; and there has been no change in the ownership of the Property since I signed the documents for the mortgage that I want to modify.
6. I am willing to provide all requested documents and to respond to all Servicer questions in a timely manner.
7. I understand that the Servicer will use the information in this document to evaluate my eligibility for a loan modification or short sale or deed-in-lieu of foreclosure, but the Servicer is not obligated to offer me assistance based solely on the statements in this document.
8. I am willing to commit to credit counseling if it is determined that my financial hardship is related to excessive debt.
9. I understand that the Servicer will collect and record personal information, including, but not limited to, my name, address, telephone number, social security number, credit score, income, payment history, government monitoring information, and information about account balances and activity. I understand and consent to the disclosure of my personal information and the terms of any Making Home Affordable Agreement by Servicer to (a) the U.S. Department of the Treasury, (b) Fannie Mae and Freddie Mac in connection with their responsibilities under the Homeowner Affordability and Stability Plan; (c) any investor, insurer, guarantor or servicer that owns, insures, guarantees or services my first lien or subordinate lien (if applicable) mortgage loan(s); (d) companies that perform support services in conjunction with Making Home Affordable; and (e) any HUD-certified housing counselor.

Borrower Signature	Date
Co-Borrower Signature	Date

**HOMEOWNER'S HOTLINE**

*If you have questions about this document or the modification process, please call your servicer.*

*If you have questions about the program that your servicer cannot answer or need further counseling, you can call the Homeowner's HOPE™ Hotline at 1-888-995-HOPE (4673). The Hotline can help with questions about the program and offers free HUD-certified counseling services in English and Spanish.*



**NOTICE TO BORROWERS**

Be advised that by signing this document you understand that any documents and information you submit to your servicer in connection with the Making Home Affordable Program are under penalty of perjury. Any misstatement of material fact made in the completion of these documents including but not limited to misstatement regarding your occupancy in your home, hardship circumstances, and/or income, expenses, or assets will subject you to potential criminal investigation and prosecution for the following crimes: perjury, false statements, mail fraud, and wire fraud. The information contained in these documents is subject to examination and verification. Any potential misrepresentation will be referred to the appropriate law enforcement authority for investigation and prosecution. By signing this document you certify, represent and agree that:

“Under penalty of perjury, all documents and information I have provided to Lender in connection with the Making Home Affordable Program, including the documents and information regarding my eligibility for the program, are true and correct.”

If you are aware of fraud, waste, abuse, mismanagement or misrepresentations affiliated with the Troubled Asset Relief Program, please contact the SIGTARP Hotline by calling 1-877-SIG-2009 (toll-free), 202-622-4559 (fax), or [www.sig tarp.gov](http://www.sig tarp.gov). Mail can be sent to Hotline Office of the Special Inspector General for Troubled Asset Relief Program, 1801 L St. NW, Washington, DC 20220.



**BORROWERS AUTHORIZATION TO  
RELEASE LOAN INFORMATION**

Borrower(s): \_\_\_\_\_

Address: \_\_\_\_\_

Lender (1st): \_\_\_\_\_ Loan # \_\_\_\_\_

Lender (2nd): \_\_\_\_\_ Loan # \_\_\_\_\_

I (we), the undersigned hereby authorize you to release information regarding the above referenced loan to \_\_\_\_\_ and \_\_\_\_\_.

This

authorization allows the above referenced individual to receive information regarding my loan, payoff amounts and fees, duplicates of any notices sent to me and has my authorization to inquire and negotiate on my behalf. This authorization remains in effect until revoked in writing.

\_\_\_\_\_  
Borrower Signature                      Date

\_\_\_\_\_  
Date of Birth

\_\_\_\_\_  
SSN

\_\_\_\_\_  
Borrower Signature                      Date

\_\_\_\_\_  
Date of Birth

\_\_\_\_\_  
SSN

**SELLER(S) AUTHORIZATION TO  
RELEASE HOA INFORMATION**

Seller(s): \_\_\_\_\_

Address: \_\_\_\_\_

Homeowners Association: \_\_\_\_\_

Lot # \_\_\_\_\_

I (we), the undersigned hereby authorize you to release information regarding the above  
referenced property to \_\_\_\_\_

or any agent with

This authorization allows the above referenced individual to receive information  
regarding my account including a schedule of fees: disclosures, transfer fees, community  
reserves, working capital, asset preservation, capital reserves, special assessments, fines,  
liens or any other fees that are pertinent in the sale of the referenced property, and has my  
authorization to inquire and negotiate on my behalf. This authorization remains in effect  
until revoked in writing.

\_\_\_\_\_  
Seller Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Lot # / Account #

\_\_\_\_\_  
Seller Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Lot # / Account #



# FINANCIAL STATEMENT

## Borrower Information

Name	Social Security Number
Name	Social Security Number
Home Telephone Number	Work Telephone Number

## Address Information

Home Address
Property Address (if different)

## Assets/Liabilities

Description	Est. Value	Amount Owed	Net Value
<b>Primary Home</b>	\$	\$	\$
<b>Other Home</b>	\$	\$	\$
Auto	\$	\$	\$
Auto	\$	\$	\$
Checking/Savings	\$	\$	\$
Boats	\$	\$	\$
Cash Value of Life Ins	\$	\$	\$
Collections	\$	\$	\$
Computers	\$	\$	\$
IRA Accounts	\$	\$	\$
401k/ESOP Accounts	\$	\$	\$
Stocks/Bonds/CDs	\$	\$	\$
Trailers	\$	\$	\$
IRS Liens	\$	\$	\$
Other Investments	\$	\$	\$
Other Investments	\$	\$	\$
<b>TOTAL</b>	\$	\$	\$

## Income

Description	Borrower	Co-Borrower	Total
Net Income Job 1	\$	\$	\$
Net Income Job 2	\$	\$	\$
Child Support/Alimony	\$	\$	\$
Retirement/Pension	\$	\$	\$
Social Security/Disability	\$	\$	\$
Rental Income	\$	\$	\$
Other	\$	\$	\$
<b>TOTAL</b>	\$	\$	\$

**Expense Information**

<b>Category</b>	<b>Description</b>	<b>Monthly Payment</b>	<b>Balance Due</b>	<b>Delinquent (Y/N)</b>	
<b>Monthly Payments</b>					
	Mortgage 1	\$	\$	Y	N
	Mortgage 2	\$	\$	Y	N
	Alimony/Child Support	\$	\$	Y	N
	Child Care	\$	\$	Y	N
	HOA Fees	\$	\$	Y	N
	Property Insurance	\$	\$	Y	N
	Property Tax	\$	\$	Y	N
<b>Loans</b>					
	Auto	\$	\$	Y	N
	Auto	\$	\$	Y	N
	Furniture/Appliances	\$	\$	Y	N
	Student Loans	\$	\$	Y	N
	Personal Loans	\$	\$	Y	N
	Other	\$	\$	Y	N
<b>Credit Cards</b>					
	#1	\$	\$	Y	N
	#2	\$	\$	Y	N
	#3	\$	\$	Y	N
	#4	\$	\$	Y	N
<b>Utilities</b>					
	Electricity	\$	\$	Y	N
	Gas	\$	\$	Y	N
	Telephone	\$	\$	Y	N
	Cellular	\$	\$	Y	N
	Water	\$	\$	Y	N
	Trash/Sewer	\$	\$	Y	N
	Internet	\$	\$	Y	N
	Cable	\$	\$	Y	N
<b>Insurance</b>					
	Auto	\$	\$	Y	N
	Health	\$	\$	Y	N
	Life	\$	\$	Y	N
<b>Dues</b>					
	Club	\$	\$	Y	N
	Union	\$	\$	Y	N
<b>Medical</b>					
	Medical Bills/Co-pays	\$	\$	Y	N
	Prescriptions	\$	\$	Y	N
<b>Car</b>					
	Gasoline/Maintenance	\$	\$	Y	N
	Monthly Parking	\$	\$	Y	N
<b>Food</b>		<b>Monthly Payment</b>	<b>Balance Due</b>		
	Groceries	\$	\$		
	School or Work Lunches	\$	\$		
<b>Clothing</b>	Dry Cleaning	\$	\$		

<b>Misc.</b>		
Spending Money/Entertainment	\$	\$
Animal Care	\$	\$
Clubs, Sports & Hobbies	\$	\$
Vacations	\$	\$
Education/Tuition	\$	\$
Household Supplies	\$	\$
Church/Charitable Contributions	\$	\$
<b>Savings</b>		
Savings Bond	\$	\$
Credit Union	\$	\$
Bank	\$	\$
<b>TOTAL</b>	\$	\$

### Recap

<b>Item</b>	<b>Current</b>
Total Income	\$
Total Expenses	\$
Difference	\$

I agree that the financial information provided is an accurate statement of my financial status. I understand and acknowledge that any action taken by the lender of my mortgage loan on my behalf will be made in strict reliance to the financial information provided.

Submitted this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_.

BY \_\_\_\_\_ / /  
**Signature of Borrower** **Date**

BY \_\_\_\_\_ / /  
**Signature of Borrower** **Date**

### Final Instructions

- Review the Financial Worksheet to make sure it is correct.
- Make sure you have signed and dated the form.
- Be sure you have your last two years' federal tax returns with all attachments.
- Be sure you have copies of two recent pay stubs for all wages and salaries reported.
- Make copies of everything and keep them for your records.

# Indemnity Agreement

Seller(s) understand that the listing Agent will not provide Seller(s) with legal or tax advice. Seller(s) agree to seek independent legal and or tax counsel pertaining to the sale of their home. The Seller(s) shall contact an appropriate Real Estate Attorney and or Certified Public Accountant to obtain counsel relating to the implications and questions Seller(s) may have regarding the sale of their home. The Seller(s) acknowledge they have been given the opportunity and have been advised to discuss the transaction with independent qualified legal and tax counsel and have done so to the extent desired by Seller(s). Seller(s) furthermore acknowledge receipt of the AAR Short Sale Advisory and understand that it is for general information purposes only and not intended for legal or other professional services or advice.

Seller(s) is advised to review thoroughly the AAR Short Sale Addendum to the Listing Contract for:

- Short Sale Definition
- Creditor Considerations
- Tax Considerations
- Determining the Amount Owed
- Obtaining Creditor Approval
- Other Options

Seller(s) agree that there have been no guarantees, promises of a sale, no warranties implied or otherwise as to the timing of a sale, the sale price, and or any probability of sale made to the Seller(s) by the Listing Agent or Brokerage. Information provided to the Seller(s) is for informational purposes to assist Seller(s) in making an educated decision regarding the sale of their home. Information provided by the Listing Agent is only one source of information. Seller(s) should obtain independent qualified legal and tax counsel. Broker(s) and Agent(s) are not qualified to provide any legal or tax information regarding a short sale transaction.

Seller(s) hereby agree to hold Listing Agent and Brokerage harmless from any claims, demands, liabilities, actions, proceedings, judgments, fines or any other expense without limitations, that could have been investigated by Seller(s) prior, during or after the sale or expiration / cancellation of the short sale transaction for the property defined below.

Seller(s) agree by signing this release, Seller(s) are entering into the sales transaction voluntarily, and have been advised and given an opportunity to consider all alternatives regarding the sale of their home. Listing Agent has made no oral representations, statements or inducements to Seller(s) regarding the salability, terms, price, and or legal and tax consequences of sale.

_____ Seller(s) Signature	_____ Date	_____ Seller(s) Signature	_____ Date
_____ Property Address	_____ City	_____ State	_____ Zip Code
_____ Brokerage	_____ Listing Agent	_____ Date	

## PRIVACY NOTICE

Your privacy is very important to us. To better protect your privacy we provide this notice about the way your information is collected and used. We are committed to assuring the privacy of individuals and or families who have contacted our Brokerage for assistance. We assure you that all of the information shared both verbally and in writing will be managed within our legal and ethical considerations. Your "personal financial information" will be provided to creditors and others with your specific written authorization.

We may disclose some or all of the information that we collect to creditors, or third parties that you have authorized, who need this information in order to assist you. We may disclose the following "non public" personal information about you:

- Name, Address, Phone Contacts, Fax Numbers, Email Address
- Financial Information
- Social Security Number
- Your Assets
- Your Tax Returns
- Your Bank Statements
- Account Balances
- Outstanding Liens
- HOA Information
- Hardship Letter

In our commitment to Data Security and to prevent unauthorized access, maintain data accuracy, and to ensure the correct use of information, we have put in place appropriate physical, electronic and managerial procedures to safeguard and secure the information we collect.

I hereby authorize \_\_\_\_\_ and its agents to release all "non public" information it obtains about me as an individual and / or family to (1) my creditors and (2) any third parties necessary to resolve the matters discussed and furthermore release and authorize all my creditors to provide "non public" information about me to ]

\_\_\_\_\_  
Seller Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Seller Signature

\_\_\_\_\_  
Date

# HOMEOWNER'S QUESTIONNAIRE

Borrower Name: \_\_\_\_\_ Social Security #: \_\_\_\_\_ DOB: \_\_\_\_\_

Co-Borrower Name: \_\_\_\_\_ Social Security #: \_\_\_\_\_ DOB: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Alternative Phone: \_\_\_\_\_

Email Address (s): \_\_\_\_\_

Subject Property Address: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

1st Mortgage Holder: \_\_\_\_\_ Account #: \_\_\_\_\_

Approximate Balance \$: \_\_\_\_\_ Is this an Original Purchase Loan?: \_\_\_\_\_

Month/Year Purchased: \_\_\_\_\_ Interest Rate %: \_\_\_\_\_

Is your rate approaching an adjustment, and if so what is the adjustment?: \_\_\_\_\_

2nd Mortgage Holder: \_\_\_\_\_ Account #: \_\_\_\_\_

Approximate Balance\$: \_\_\_\_\_ Is this an Original Purchase Loan?: \_\_\_\_\_

Was the loan used to purchase/refinance the home?: \_\_\_\_\_

If no, what was the loan used for?: \_\_\_\_\_

Month/Year Purchased: \_\_\_\_\_ Interest Rate%: \_\_\_\_\_

Is your rate approaching an adjustment, and if so what is the adjustment?: \_\_\_\_\_

Home Owner's Association (HOA) Name: \_\_\_\_\_

Management Company: \_\_\_\_\_ HOA Phone #: \_\_\_\_\_

HOA Monthly Dues: \_\_\_\_\_

Are you current on your HOA dues, and if not how much do you owe? \_\_\_\_\_

Are you current on your property taxes, and if not how much do you owe? \_\_\_\_\_

Are you current on your mortgage payments, and if not what is the last payment accepted by your mortgage lender (month/year)?: \_\_\_\_\_

Briefly explain your past payment history with your mortgage lender: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Have you ever been placed on a previous forbearance, loan modification, or any other work out agreement with your mortgage lender?: \_\_\_\_\_

If so please list the dates and details of the agreement: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Are you in Foreclosure at this time?: \_\_\_\_\_

If yes has an auction sale date been set?: \_\_\_\_\_ If yes what is the sale date?: \_\_\_\_\_

Have you ever filed Bankruptcy? If so, when did you file and what chapter? \_\_\_\_\_

Do you have any additional liens on subject property? \_\_\_\_\_

\_\_\_\_\_  
**Printed Name of Homeowner**

\_\_\_\_\_  
**Signature of Homeowner**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Printed Name of Homeowner**

\_\_\_\_\_  
**Signature of Homeowner**

\_\_\_\_\_  
**Date**

# SELLER HARDSHIP LETTER EXAMPLE

Date:  
Lender:  
Attn: Loss Mitigation

**RE: Hardship Letter – (Property Address)  
Account Number**

To whom it may concern:

I purchased my home in 2005 and we had the income at the time to support the mortgage.

During the years that followed, my/our work hours have been cut back, and we now make approximately 40% less than what we earned when we first purchased the property.

This left me/us with a heavy financial burden of paying the mortgage. On my/our current salary, I/we have exhausted much of our financial savings attempting to stay afloat.

My/our financial situation cannot sustain a home mortgage of XXXXXX. I/we need to sell our home to avoid the inevitable foreclosure and salvage what is left of our/my credit.

Please accept a reasonable offer from a qualified buyer as payment in full for the house.

I deeply appreciate your help and understanding in this matter. If you have any questions or need anything from me, please contact my agent or me personally.

Sincerely,

Distressed Homeowner