

### Items needed for short sale package submission

- Copies of last 2 months Pay Stubs or letter of explanation
- Copies of last 2 months Bank Statement or letter of explanation
- Copies of last 2 Year Tax Returns (First 2 pages and schedule “C” if used) or letter of explanation
- Sign authorization form (Must be signed by all people on the mortgage) (Please date when we are going to list. These typically expire in 90 days and have to be re-signed and dated)
- Fill out Financial Statement (As much info as you can come up with) 401Ks, IRAs & life insurance policies are NOT attachable so disclosing is your option. (If you disclose to me, I must disclose to lender(s))
- Create Hardship letter (See sample letter for ideas and layout. 1 paragraph in length is fine. Please specify any relevant dates i.e. Back in May 2007 when we bought the home we were making \$xxx,xxx per year, now we are making \$xx,xxx because...)
- Copy of current mortgage(s) statement(s) with loan numbers.