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Dear Short Sale Client:

We are looking forward to working with you to make this transition in your life as simple as possible. We will need to compile some documentation that the lender will require to process your short sale. To make things easier for you, it is best to put this documentation together at the same time you begin to market your home. We will work together as a team with your realtor.

Below you will find a generic list of what we will need. Once we are informed of who your lender(s) are, we can provide you with any specific documents that your lender(s) may require.

SHORT SALE CHECKLIST:

- Two months bank statements, including investments, 401K etc.
- One months pay stubs or proof of income
- Two years tax returns, including all schedules and W-2's (State returns are not needed)
- Letter of Authorization (attached)
- Letter of hardship (*see tips below)
- Financial Statement (attached)
- Copy of most recent Mortgage Statement(s)
- Copy of Listing Agreement with your Realtor
- Copy of fully executed Purchase and Sales Agreement w/ Short Sale Addendum and buyers
- Realtor provide a copy of MLS Broker Sheet
- Copy of most recent tax bill, water bill and sewer bill

If property is a condo, please also provide the following:

- Copy of your last Condo Association Statement showing balance due
- Contact Condo Association for cost of resale certificate

*To prepare the Hardship Letter, simply write in your own handwriting what happened to get you into the short sale situation that you are now in. For example, some people lost jobs, others had medical situations, others lost tenants, and others had a change or loss of income. You need to describe what happened and because of that you are respectfully asking for a short sale.

Once you have compiled all the necessary documentation, give us a call to set up a time to meet and we can go over all the details. Getting the documentation to us ahead of time may speed the process up. Call or email us anytime with your questions or concerns.

Sincerely,
Law Offices of Glenn J. Andreoni, Inc.