

Thank you for your call today inquiring about SLS's Short Sale requirements. As I mentioned during our conversation and without exception, Specialized Loan Servicing (SLS) requires the following items prior to reviewing your request for Short Sale approval:

- Letter of Authorization signed by the one or both SLS customers to discuss and/or release SLS account information.
- 2. A copy of the estimated HUD1 or Settlement Sheet from the pending closing to include the estimated closing date.
- 3. A copy of Sales Contract signed by all parties.
- 4. Seller's completed Financial Form (blank form enclosed).
- 5. Seller's completed Hardship Letter (blank form enclosed).
- 6. Copy of preliminary title report.
- 7. Copies of seller(s)' two most recent pay stubs (tax returns if self employed)
- 8. A copy of the most recent appraisal or valuation of the property to substantiate the offer price (an emailed copy to my email address below is preferable).
- 9. If applicable, a payoff quote from the current 1st lien holder good through the closing date.

In addition to the items requested above, SLS may require additional information before making a decision. It is important that you and the customer understand that my review will not begin until each of the above items has been provided.

Please do not interpret this letter as approval of your request. SLS will do a thorough review of this request and will make a business decision based on the information provided. It is SLS's policy to respond to your request as quickly as possible upon receipt of the requested items but it may take up to 15 business days or more. Upon conclusion of our review, you will be notified immediately.

Hook forward to working with you and should you have any questions, please let me know.

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Send to: Specialized Loan Servicing 8742 Lucent Blvd, Ste. 300 Highlands Ranch, CO 80129 Fax to: (720) 241-7526 *Provide copies of the following: Current bank Statements on all Accounts Current Pay stubs (past two) Tax return from the last two (2) years Hardship Letter:

PERSONAL HARDSHIP LETTER

Loan #:

Use the remaining space on this form to describe, in your own words, all of the events that have occurred which have caused you to be unable to honor your mortgage obligation. Be specific and include comments regarding what you have done or will do to try to resolve the situation. Also, comment on your ideas regarding a possible resolution to your situation. Please type, print or write legibly (use additional paper if necessary). Attach to this disclosure any additional documentation or correspondence that you feel will help SLS better understand your situation.
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^{**} Please return this completed form along with a copy of your most recent paystub(s) and the completed financial form. SLS will not review and approve any request for assistance without these three items.