



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:

- 1. 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 1<sup>st</sup> 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.

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

REQUEST FOR FINANCIAL INFORMATION						Loan #		
Borrower						Co-Borrower		
Borrower's Name			Co-Borrower's name					
Social Security Number		Home Phone		Social Security Number		Home Phone		
		Work Phone				Work Phone		
Mailing Address				Property Address				
# of persons living at residence				# of persons living at residence				
<b>EMPLOYMENT</b> -please provide last two (2) pay stubs from each employer								
Borrower Employer			How long?		Co-Borrower Employer		How Long?	
Position			Gross Pay per Period \$		Position		Gross pay per Period \$	
Commission Bonus \$			Net Pay Per Period \$		Commission Bonus \$		Net Pay Per Period \$	
How often paid?			# of Dependents		How often paid?		# of Dependents	
Other monthly income-Description			Amount \$		Other monthly income-Description			Amount \$
<b>Expenses</b>								
<b>Housing</b>			<b>Miscellaneous</b>			<b>Other</b>		
Type	Monthly	Balance	Type	Monthly	Balance	Type	Value	
Mortgage Payment	\$	\$	Health Insurance	\$	\$	Bank/Finance Loans	\$	
Hazard Insurance	\$	\$	Medical Bills	\$	\$	Charge Account (1)	\$	
Phone	\$	\$	Food	\$	\$	Charge Account (2)	\$	
Water/Sewer	\$	\$	Auto (1)	\$	\$	Charitable Contributions	\$	
Electric/Gas	\$	\$	Auto (2)	\$	\$	Personal/Life Insurance	\$	
Home Repair	\$	\$	Auto Insurance	\$	\$	Entertainment	\$	
Second Mortgage	\$	\$	Gas	\$	\$	Cable TV	\$	
HOA	\$	\$	Child Care	\$	\$	Religious Contributions	\$	
Other	\$	\$	Child Support	\$	\$	Dry Cleaning	\$	
Other	\$	\$	Alimony	\$	\$	Clothing	\$	
Other	\$	\$	Other	\$	\$	Other	\$	
Total	\$	\$	Total	\$	\$	Total	\$	
Checking Account			HELOC					
Savings Account			Approximate Value of Primary Residence					
CD's, Stocks, 401k, IRA			Other Assets					
Other Real Estate Value								
<b>Other Lien Holder Information</b>								
Name of Institution:								
Account Number:			Phone Number:			Amount Owed: \$		
<b>ACKNOWLEDGEMENT/AGREEMENT AND AUTHORIZATION TO OBTAIN INFORMATION</b>								
<small>           Certification: I/We certify that the information provided in the Request for Financial Information is true and correct as of the date set forth opposite my/our signature(s) on this form and acknowledge my/our understanding that any intentional neglect or misrepresentation of the information contained on this form may result in civil liability and/or criminal penalties. In addition, I/We authorize SLS to verify this information, including verification of employment, account balances, and to obtain mortgage loan information from all lien holders, or information from other creditors.         </small>								
Borrower's Signature			Date		Co-Borrower's Signature		Date	

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.

This image shows a single sheet of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page. There are approximately 20 lines visible. The paper has a slight shadow on the right side, suggesting it's resting on a surface. There is no handwriting or other markings on the paper.

**\*\* 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.**