

## Short Sale Required Documents

The following documents are required to short sale your property and need to be send in all at once at the time when you have and offer and **NOT one at the time**.

### Homeowners:

- Authorization to discuss – completed, signed and dated by all homeowners.
- Hardship Letter – signed and dated by all homeowners: Letter explaining the reason(s) behind your current financial situation.
- Willingness to Contribute to Short Sale – signed and dated by all homeowners: Letter stating whether you will be able to contribute any money to the lender for the short sale. If you will be able to contribute towards the short sale address how much in the letter. If you will NOT be able to contribute explain reason(s) why.
- Financial Worksheet – completed, signed and dated by all homeowners.
- Proof of Income – last 60 days for all homeowners.
  1. Paystubs
  2. Unemployment
  3. Disability
  4. Social Security
  5. Retirement/Pension
  6. Profit and Loss for Self Employed
  7. Any other source of income
- Taxes – last 2 years for all homeowners (including schedules).
- Bank Statements – last 60 days for all homeowner, must include all pages of statement.
- Mortgage Statement(s) – most current, for all loans on the property.
- HOA, if applicable:
  1. HOA Statement, most recent
  2. Name and contact number for HOA
- Lease Agreement, if applicable – If property is rented out, need copy of current lease/rental agreement.
- Foreclosure Notices – Any notices regarding foreclosure proceedings/sale date that you have received. Please make sure that when you receive any notice regarding foreclosure, you notify your listing agent right away.

### Listing Agents:

- Listing Agreement – signed and dated by all parties.
- Agency Disclosure – signed and dated by all parties.
- CMA (Comparative Market Analysis) – current at time property is listed: must include at least 3 sold comps.
- Preliminary Title Report
- Purchase Contract – signed and dated by all parties.
- Buyers Agency Disclosure – signed and dated by all parties.
- Buyers Loan Pre-Approval OR Proof of Funds – dated within last 30 days.
- Estimated HUD – **Not a net sheet**, must be in HUD format /Estimated close date 60 days from offer acceptance date.
- CMA (Comparative Market Analysis) – current at time of Offer: must include at least 3 sold comps.