



## DOCUMENTS REQUIRED FOR SHORT-SALE PROCESSING

BELOW IS A LIST OF WHAT IS NEEDED BY MOST LENDERS TO PROCESS A SHORT SALE. ALL LENDERS ARE DIFFERENT SO THERE MAY BE A NEED FOR ADDITIONAL INFORMATION ONCE THE FOLLOWING ARE SUBMITTED TO SSNAP SHORT SALES. ONLY AFTER THESE ARE SUBMITTED ARE WE ABLE TO EVALUATE THE FILE AND CONTACT THE LENDER FOR MORE SPECIFIC INFORMATION/REQUIREMENTS.

### LISTING AGENT:

- MLS LISTING PRINTOUT
- LISTING AGREEMENT
- COPY OF EXECUTED POWER OF ATTORNEY (IF APPLICABLE)

### SELLER:

- SIGNED BORROWER AUTHORIZATION (FOR EACH MORTGAGE ON PROPERTY)
- COMPLETED CLIENT INFORMATION SHEET.
- SIGNED FORECLOSURE DISCLAIMER.
- SIGNED HOMEOWNER ACKNOWLEDGMENT
- HARDSHIP LETTER – EXPLAINING THE REASON FOR DELINQUENCY AND WHY THE BORROWER FEELS THEY NEED RELIEF FROM THE MORTGAGE.
- BILLING STATEMENT FROM EACH MORTGAGE COMPANY.
- UP TO DATE FINANCIAL STATEMENT.
- COPY OF LAST TWO CONSECUTIVE MONTHS BANK STATEMENTS.
- COPY OF LAST TWO YEARS TAX RETURNS.
- COPY OF LAST TWO YEARS W-2'S.
- COPY OF LAST TWO PAY STUBS.
- PROFIT AND LOSS STATEMENT FOR LAST 3 MONTHS IS SELF-EMPLOYED.
- IF NO PROOF OF INCOME IS AVAILABLE PROVIDE A LETTER EXPLAINING WHY THIS CANNOT BE PROVIDED, EX. UNEMPLOYED.

PLEASE SUBMIT THE ITEMS REQUIRED BY EMAILING THEM TO [INFORMATION@SSNAP.NET](mailto:INFORMATION@SSNAP.NET) OR BY FAXING THEM TO 888-387-7574. ONCE RECEIVED YOUR FILE WILL BE OPENED, ASSIGNED TO A PROCESSOR AND THE WORK WILL START IMMEDIATELY TO GET THE DEAL READY! IT IS IMPORTANT THIS IS DONE AT LISTING SO WHEN OFFERS ARE RECEIVED THERE IS NOT A DELAY IN SUBMITTING THEM.

THANK YOU, WE LOOK FORWARD TO DOING BUSINESS WITH YOU.

