



## CERTIFIED DISTRESSED PROPERTY OWNER HOMEOWNER'S DOCUMENT CHECKLIST

When an offer is accepted on a short sale listing, the clock is quite literally "ticking". The buyer commits to a determined amount of time in which they are willing to await the lienholder's approval of the sale. It is therefore necessary to have all required documents on hand for the short sale submission package.

## **Required Documentation**

- Authorization to speak form
- Two months most recent mortgage statements (all mortgages)
- Two months checking account statements (all borrowers if separate)
- Two months savings account statements (all borrowers if separate)
- Two months account statements for any other financial account (all borrowers if separate)
- Last two paycheck stubs (all borrowers)
- Two years tax returns
- Hardship letter
- Financial worksheet
- Any documents required by your specific lienholder(s)

If you are uncertain about any of these documents or have questions about what information to gather, the Farmer Moylan Team is here to assist you. If you contact us directly, we will assist you:

Contact by Email: <u>tfarmer@kw.com</u> Contact by Phone: 775-338-0353