

Hardship Letter Guideline

The central document in the Short Sale package that will be submitted to the mortgage lenders that will be taking a loss is the Hardship Letter. The Hardship Letter provides the homeowner with an opportunity to state their case as to why they can no longer afford to make their mortgage payment.

The homeowner should take this valuable opportunity to appeal to the lender(s) that the homeowner's situation is genuinely distressing and the lender(s) would be better off accepting the lesser amount in a short sale than to pursue a foreclosure. In the hardship letter, present the facts clearly and honestly. A well-written hardship letter will be able to explain the situation that caused you to fall behind and provide proofs of hardship. Situations such as divorce/separation, job loss or reduction of income, adjustment in mortgage payment, prolonged illness, or a death in the family are all acceptable hardships.

The Hardship Letter should be an honest, heartfelt statement outlining the circumstances that have created the problem. It should include these components:

- A brief apology for having to ask the lender to take a loss
- A description of the steps the homeowner has taken (used credit cards, borrowed from family, borrowed from retirement accounts) to stay current on the mortgage
- A clear statement that the homeowner has extended all available options to stay current on the mortgage and that a Short Sale is the only remaining option, other than foreclosure.
- Get personal; you should not feel embarrassed about the situation. This is your Opportunity to state your case.
- A handwritten letter is recommended.
- Include details regarding the hardship. Detail your current and past hardships (for example, job loss, car accident, medical problems either personally or in your immediate family, etc.) and include specifics for each hardship.
- Be sure your letter conveys the following important messages to your lender(s):
 - Why you will not be able to bring your past due amount up-to-date
 - Your income is not enough to make the payments and you have no assets with which to continue paying the mortgage
 - You are leaving the property

While it is important for the home owner to provide a complete picture of their hardship , it is also important to avoid a letter that is excessively long. In order to the a loss mitigator to understand the hardship, the loss mitigator needs to read the letter and connect with the writer. Limit the letter to a manageable length.

If possible, attach to the Hardship Letter any documents, receipts or notices that support the homeowner's hardship.

- Any signed exemptions of documents should be included. If you do not have current bank statements, pay stubs or tax returns, you will need to explain in greater detail as to why those documents cannot be provided. For example: "I do not have pay stubs because I've been unemployed for 6 months and unable to find work." If you do not have tax returns, the lender(s) will want Extension Filings. If you do not have these to provide, explain why (i.e., "I haven't worked in over 2 years so I haven't filed taxes or extensions.").
- Bankruptcy could be addressed in the letter: "I don't want to have to file for bankruptcy."

Sample Seller's Hardship Letter

To Whom it May Concern,

This is a very difficult thing to write. I have always been able to pay my debts in the past and am truly sorry that I cannot do so now.

I lost my job as a manager for a large home improvement company. I have been unemployed for six months. I have been receiving unemployment benefits. However, my unemployment check replaces about one quarter of my previous income. My wife is a stay-at-home mom responsible for our four children. We have both been looking for employment. We have exhausted our savings. Our credit cards are maxed out and we are in the process of filing for divorce.

We can no longer afford to make the \$_____ monthly mortgage payment on our home. We are currently five months behind and see no way to make up the \$_____ in back payments. Our real estate taxes are also due and we have no way to pay those either.

We have agreed to sell our property for \$_____ it has been on the market for over 60 days and this is the only offer we have received. We want to avoid a foreclosure sale that will further damage our credit. We respectfully request that you consider this offer and work with our agent to negotiate a short-sale transaction.

We have exhausted all of our options and the only next step is letting the property go to foreclosure.

Sincerely,

Seller

Sample Seller's Hardship Letter

Date

To Whom it May Concern,

The following is the chain of events that now has us faced with losing our home:

1. Two years ago we had our first baby, and in expecting a normal pregnancy, we anticipated my wife only missing 3 weeks of work. My wife had several complications, the worst being her back, which prohibited her from returning to work for a period of 1 year, for which we did not have the reserves to sustain.
2. Due to the complications stated above, in an effort to try to save our home, we filed for bankruptcy.
3. We currently owe the I.R.S. about \$_____ and we do not have the reserves, collateral, or resources to pay our current, past, a and present monthly obligations. We have begun the process of looking for housing that will be about half of what our current obligations are.

The agents have worked extremely hard on the sale of this home and are assisting in helping us find a property to lease. I hope the responsible parties can assist in making this situation go smoothly.

Sincerely,

Seller

Order Form

Date: _____

Seller: _____ Co-Seller: _____

Property Address: _____

Assessor's Parcel Number: _____

Mailing Address: _____

Home Phone: _____ Cell Phone: _____

Email: _____

Preferred Method of Contact: Email Cell Phone Home Phone

Buyer: _____ Co-Buyer: _____

Mailing Address: _____

Listing Agent Name: _____ Company Name: _____

Office Address: _____

Office Phone: _____ Fax: _____

Cell Phone: _____

Email: _____

Preferred Method of Contact: Email Cell Phone Office Phone

Buyer's Agent Name: _____ Company Name: _____

Office Address: _____

Office Phone: _____ Fax: _____

Cell Phone: _____

Email: _____

Preferred Method of Contact: Email Cell Phone Office Phone

Escrow Branch: _____ Escrow Officer: _____

Seller's Questionnaire

The seller needs to answer the following:

Seller Name(s): _____ Date: _____

Property Address: _____

City/Zip: _____ APN: _____

Lender(s):

Lender Name Loan Number Phone Number

Lender Name Loan Number Phone Number

Lender Name Loan Number Phone Number

1. Are you current on all mortgage payments? Yes No

2. Are you currently paying child support? Yes No

If yes: a) When was the last payment made? _____

b) Are you in arrears? Yes No Amount owed: _____

3. Are your property taxes current? Yes No

a) When was the last installment paid? _____

4. HOA name _____ Phone: _____

a) Do you currently owe dues? Yes No

5. Do you have liens with family, friends, colleagues, etc? Yes No

If yes: a) How much do you owe in liens? _____

b) Are they willing to release their lien? Yes No

6. Do you currently have any judgments against you for credit cards, medical bills, utilities, etc.? Yes No

If yes: a) What is the outstanding balance? _____

b) When was the last payment made? _____

7. Are there any other liens or judgements that could affect the sale? Yes No

_____ Credit cards _____ Homeowners' Association (HOA) liens

_____ Utility bills, water, sewer, PG&E _____ IRS tax liens

_____ Other lien _____ Mechanics' liens

_____ Judgements _____ Medical bills

8. Is there any other liability or issue that may come up in the next few months that Short Sale Services should be aware of?

9. Have you spoken with anyone at the lender/lien holder's office? Yes No

10. Is there any legal action pending related to this property of which you are aware? Yes No

11. What is the citation that caused you to miss or will cause you to miss your payments? _____

12. Have you received a Notice of Default? Yes No Date Received _____

13. Have you received a Notice of Trustee Sale? Yes No Date Received _____

Required Documentation Sellers And Sales Agent Need To Provide To Get Us Started

Section A (Forms included herein)

- Seller's hardship letter
- Seller's financial information including **complete financial statement** (Freddie Mac form 1126)
- Signed **authorization to perform** a BPO
- Assignment and acknowledgement** form
- Authorization to release** information (one for each lender)
- Estimated cost of **requested repairs** form, if repairs are required
- Completed **seller questionnaire**
- Completed **order form**
- Signed **service agreement**

Section B (Additional things required)

- Most recent 2-year tax returns with copy of W-2's
- Copy of pay stubs and bank statements for past 3-months
- Please provide the following items to Short Sale Services ASAP.
- Written proof of the buyer's ability to purchase the property
(Completed loan application, lender's pre approval, or bank statement if the buyer is purchasing with cash)
- Copy of recent mortgage statements for all loans
- Copy listing agreement including required HAFA language
- Purchase contract signed by both the buyer and seller with buyer proof of funds and prequalification letter

* All of the above must be supplied prior to commencement of an employment and in addition may be required to be updated prior to C.O.E.

Assignment & Acknowledgment

Larry Schrimp, Jim Phillips, _____ and staff (hereafter referenced as "Agent"), assigns to Short Sale Services ("Processor") the duty as outlined in the Master Services Agreement ("Agreement") dated _____ to execute the processing of the short sale submission file for the following property: _____ ("Property").

Terms of Agreement: The terms of the agreement referenced above shall apply in all respects to this irrevocable assignment. As outlined in the Agreement, Agent irrevocably assigns to Processor a processing fee ("Fee") which is to be paid directly from the escrow proceeds of the sale escrow for the Property. The Fee shall be the greater of 25% of the gross commission paid or \$1,250 minimum / \$2,500 maximum. If the short sale does not close escrow, no fee is due.

Irrevocable Assignment: Agent hereby irrevocably assigns the Fee as outlined in the Agreement to Processor and directs the escrow holder ("Escrow") to pay Fee directly from escrow proceeds.

No Agency: Nothing in Agreement shall create, suggest, or imply an agency relationship between Seller and Processor. The services of Processor are being contracted by and provided to Agent. Agent has not offered, nor has Processor requested or accepted an offer of sub-agency.

Agent Signature

Date

Agent Name (print)

Email

Seller Acknowledgment:

(hereafter referenced as "Seller")

1. As owner(s) of record of the property above, Seller acknowledges the assignment to Short Sale Services to process the short sale submission file.
2. Seller hereby acknowledges that Processor has been contracted by Agent and will be working directly with and for Agent. Nothing in this or any other agreement is intended or shall be interpreted to create an agency relationship between Seller and Processor.
3. Seller acknowledges that all direct communications shall be made between Agent and Seller during the short sale. All information on the progression of the file shall be provided to Seller.

Seller's Signature

Seller's Signature

Service Agreement

THIS AGREEMENT is entered into this _____ day of _____, 20____ by and between London Properties, a California Corporation DBA ("Short Sale Services") and _____, "Salesperson".

Salesperson has entered into a listing agreement with _____ ("Seller") for the sale of the real property located at _____ (the Property"), which listing agreement is currently in full force and effect. Salesperson anticipates a sales price that will be insufficient to pay off one or more of the lienholders in full.

Salesperson wishes to engage the services of Short Sale Services to process the application for short sale approval with said lienholder(s).

NOW THEREFORE, it is hereby agreed as follows:

1. **Processing Services:** (to be provided by Short Sale Services)
 - a) assist Salesperson in analyzing viability of the short sale;
 - b) completes and submits to appropriate lienholders documentation requested by lienholders in order to process request for short sale approval;
 - c) conducts all communications and negotiations with appropriate personnel at short sale lender;
 - d) provides Salesperson, escrow officer, buyer and seller with periodic status reports concerning the short sale request;
 - e) coordinates preparation of HUD-1 with escrow officer;
 - f) provides short sale approval, if obtained, to escrow officer and Salesperson.
 - g) **Select title company open escrow and obtain preliminary title reports.**

2. **Processing Fee:** In consideration of the services rendered hereunder. Salesperson hereby irrevocably assigns to Short Sale Services, from Broker's commission paid through escrow, a processing fee in the amount equal to the greater of 25% of the gross commission paid with a \$1,250 minimum / \$2,500 maximum. The processing fee is contingent upon close of escrow on the sale of the Property.

Service Agreement (page 2)

3. Salesperson Duties: In order to enable Short Sale Services to process the short sale request, Salesperson shall:
- a) obtain from Seller all documentation required by lienholder(s) and by Short Sale Services as are required to process the short sale application(s). Salesperson acknowledges that Short Sale Services shall not be required to return any such documentation to Salesperson or Seller;
 - b) notify Short Sale Services of any material changes concerning Seller or the purchase agreement that affect representations or documentation submitted to lienholder(s) by Short Sale Services on behalf of Seller;
 - c) notify Short Sale Services immediately if, at any time during the pendency of the transaction, Salesperson ceases to represent Seller as Seller's Salesperson.
4. No Agency: Nothing contained herein shall be construed to create or imply an agency relationship between Seller and Short Sale Services and that Short Sale Services shall have no responsibility or liability for advising Seller concerning the alternatives available to Seller or the tax ramifications of a short sale.
5. Disclaimer: Salesperson acknowledges the following:
- a) there is no guarantee that the lienholder(s) which are the subject of this Agreement will consent to a short sale or agree to forgive collection of the remainder of the debt and that it is Salesperson's responsibility to advise Seller of same;
 - b) there may be negative legal, tax and credit ramifications to Seller in participating in a short sale. Short Sale Services is neither qualified nor obligated to provide legal or tax advice to Salesperson or to Seller concerning such ramifications.
 - c) Salesperson is aware and has advised Seller that there are other possible alternatives available to Seller other than a short sale including, but not limited to a negotiated loan modification or forbearance with Seller's lienholders, foreclosure, deed in lieu, and/or bankruptcy and Salesperson has recommended to Seller to seek counsel concerning these alternatives.
(counseling is available through Royal Charter Mortgage - Michael Glimore : 559-436-4020)
6. Non-compete and Non-Solicitation: Short Sale Services has represented to Salesperson that Short Sale Services is solely in the business of providing short sale processing services and does not and will not solicit Seller as a client.
7. Attorneys Fees: In the event a dispute arises between the parties to this Agreement which results in litigation, the prevailing party in such dispute be entitled to recover from the other party all reasonable fees, costs and expenses incurred in the litigation.
8. Entire Agreement: This Agreement represents the entire understanding of the parties concerning the providing of short sale processing services by Short Sale Services and supersedes any previous agreement. The agreement may only be amended by the mutual written agreement of the parties.

Date

Salesperson Signature

Cost of Requested Repairs

Square Feet: _____

Property Address: _____

Bedrooms: _____

Bathrooms: _____

Line Item Description		
101	Demolition	\$
102	Plumbing	\$
103	Electrical	\$
104	Heating, Air Conditioning, Ventilation	\$
105	Fireplaces (including Flues)	\$
106	Security wiring	\$
107	Roof Covering	\$
108	Windows	\$
109	Exterior Doors	\$
110	Stucco	\$
111	Garage Doors & Openers	\$
112	Exterior Painting	\$
113	Drywall/Plaster	\$
114	Cabinetry	\$
115	Finish Materials/Millwork	\$
116	Interior Doors	\$
117	Finish Hardware	\$
118	Countertops	\$
119	Tubs/Shower Enclosures	\$
120	Interior Painting/Wall Coverings	\$
121	Hard Surface Finish Flooring	\$
122	Carpeting	\$
123	Built-in Appliances	\$
124	Bath Accessories	\$
125	Tub & Shower Doors/Mirrors	\$
126	Landscaping	\$
127	Irrigation System	\$
128	Fencing (including Gates)	\$
129	Cleaning/Touch-up	\$
Cost of repairs to bring property to market standard		\$

Authorization to Perform Interior/Exterior BPO

Date _____

I/We, _____,

being the owner(s) of the real property located at:

authorize our lender(s):

(Name of Mortgage Lender) (loan number)

(Name of Mortgage Lender) (loan number)

to perform a complete interior/exterior appraisal of the above property.

Please contact my authorized real estate professional below to schedule an appraisal appointment.

Real Estate Contact

Phone

Borrower Signature

Borrower Signature

Date

Date

Loan Number _____

BORROWER		CO-BORROWER	
BORROWER'S NAME		CO-BORROWER'S NAME	
SOCIAL SECURITY NUMBER	DATE OF BIRTH	SOCIAL SECURITY NUMBER	DATE OF BIRTH
HOME PHONE NUMBER WITH AREA CODE (BEST TIME TO CALL)		HOME PHONE NUMBER WITH AREA CODE (BEST TIME TO CALL)	
WORK PHONE NUMBER WITH AREA CODE (BEST TIME TO CALL)		WORK PHONE NUMBER WITH AREA CODE (BEST TIME TO CALL)	
CELL PHONE NUMBER WITH AREA CODE (BEST TIME TO CALL)		CELL PHONE NUMBER WITH AREA CODE (BEST TIME TO CALL)	
MAILING ADDRESS			
PROPERTY ADDRESS (IF SAME AS MAILING ADDRESS, JUST WRITE SAME)			EMAIL ADDRESS
Number of Dependents:	Do you occupy the property? Yes <input type="checkbox"/> No <input type="checkbox"/>	Is it rental property? Yes <input type="checkbox"/> No <input type="checkbox"/>	Is it leased? Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, please provide a copy of the listing agreement.		If you have a lease agreement, please provide a copy.	
Agent's Name:		Counselor's Name:	
Agent's Phone Number:		Counselor's Phone Number:	
Agent's Email:		Counselor's Email:	
Do you receive, and pay, the Real Estate Tax bill on your home or does your lender pay it for you? I do <input type="checkbox"/> Lender does <input type="checkbox"/>		Do you pay for a hazard insurance policy? Yes <input type="checkbox"/> No <input type="checkbox"/>	
Are the taxes current? Yes <input type="checkbox"/> No <input type="checkbox"/>		Is the policy current? Yes <input type="checkbox"/> No <input type="checkbox"/>	
If you pay it, please provide a copy of your tax statement.		If you pay it, please provide a copy of the policy.	
Have you filed for bankruptcy? Yes <input type="checkbox"/> No <input type="checkbox"/> If yes: Chapter 7 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Filing Date: _____			
Has your bankruptcy been discharged? Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, please provide a copy of the discharge order signed by the court.			

INVOLUNTARY INABILITY TO PAY

I (We), _____, am/are requesting that the Federal Home Loan Mortgage Corporation (Freddie Mac) review my/our financial situation to determine if I/we qualify for a workout option.

I am having difficulty making my monthly payment because of financial difficulties created by (Please check all that apply):

- | | | | |
|--|---|--|--------------------------------|
| <input type="checkbox"/> Abandonment of Property | <input type="checkbox"/> Excessive Obligations | <input type="checkbox"/> Military Service | <input type="checkbox"/> Other |
| <input type="checkbox"/> Business Failure | <input type="checkbox"/> Fraud | <input type="checkbox"/> Payment Adjustment | |
| <input type="checkbox"/> Casualty Loss | <input type="checkbox"/> Illness in Family | <input type="checkbox"/> Payment Dispute | |
| <input type="checkbox"/> Curtailment of Income | <input type="checkbox"/> Illness of Mortgagor | <input type="checkbox"/> Property Problems | |
| <input type="checkbox"/> Death in Family | <input type="checkbox"/> Inability to Rent Property | <input type="checkbox"/> Title Problems | |
| <input type="checkbox"/> Death of Mortgagor | <input type="checkbox"/> Incarceration | <input type="checkbox"/> Transferring Property | |
| <input type="checkbox"/> Distant Employment Transfer | <input type="checkbox"/> Marital Difficulties | <input type="checkbox"/> Unemployment | |

I believe that my situation is: Short term (under 6 months) Long term (over 6 months) Permanent

I want to: Keep the Property Sell the Property

Please provide a detailed explanation of the hardship on a separate sheet of paper.

If there are additional Liens/Mortgages or Judgments on this property, please name the person(s), company or firm and their respective telephone numbers.

	\$	
Lien Holder's Name	Balance / Interest Rate	Phone Number (WITH AREA CODE)
	\$	
Lien Holder's Name	Balance / Interest Rate	Phone Number (WITH AREA CODE)

Before mailing, make sure you have signed and dated the form and attached appropriate documentation.

EMPLOYMENT

BORROWER- EMPLOYER'S ADDRESS & PHONE #	HOW LONG?	CO-BORROWER- EMPLOYER'S ADDRESS & PHONE #	HOW LONG?
Monthly Income - Borrower		Monthly Income - Co-Borrower	
Gross Wages / Frequency of Pay	\$	Gross Wages / Frequency of Pay	\$
Unemployment Income	\$	Unemployment Income	\$
Child Support / Alimony*	\$	Child Support / Alimony*	\$
Disability Income/ SSI	\$	Disability Income/ SSI	\$
Rents Received	\$	Rents Received	\$
Other	\$	Other	\$
Less: Federal and State Tax, FICA	\$	Less: Federal and State Tax, FICA	\$
Less: Other Deductions (401K, etc.)	\$	Less: Other Deductions (401K, etc.)	\$
Commissions, bonus and self-employed income	\$	Commissions, bonus and self-employed income	\$
* * * * * ALL INCOME NEEDS TO BE DOCUMENTED * * * * *			
Paystub must be most recent date with year to date information.			
Total (Net income)		Total (Net income)	
\$		\$	
Monthly Expenses		Assets	
Other Mortgages / Liens	\$	Type	
Auto Loan(s)	\$	Estimated Value	
Auto Expenses / Insurance	\$	Checking Account(s)	\$
Credit Cards / Installment Loan(s) (total minimum payment for both per month)	\$	Saving / Money Market	\$
Health Insurance (not withheld from pay)	\$	Stocks / Bonds / CDs	\$
Medical (Co-pays and Rx)	\$	IRA / Keogh Accounts	\$
Child Care / Support / Alimony	\$	401k / ESPO Accounts	\$
Food / Spending Money	\$	Home	\$
Water / Sewer / Utilities / Phone	\$	Other Real Estate	#
HOA/Condo Fees/Property Maintenance	\$	Cars	#
Life Insurance Payments (not withheld from pay)	\$	Life Insurance (Whole Life not Term)	\$
	\$	Other	\$
Total	\$	Total	\$

* Alimony, child support or separate maintenance income need not be revealed if the Borrower or Co-borrower does not choose to have it considered for repaying this loan.

I agree as follows: My lender may discuss, obtain and share information about my mortgage and personal financial situation with third parties such as purchasers, real estate brokers, insurers, financial institutions, creditors and credit bureaus. Discussions and negotiations of a possible foreclosure alternative will not constitute a waiver of or defense to my lender's right to commence or continue any foreclosure or other collection action, and an alternative to foreclosure will be provided only if an agreement has been approved in writing by my lender. The information herein is an accurate statement of my financial status. I consent to being contacted concerning my Mortgage at any cellular or mobile telephone number I may have. This includes text messages and telephone calls to my cellular or mobile telephone.

Submitted this _____ day of _____, 20_____

By _____
Signature of Borrower

By _____
Signature of Co-Borrower

Before mailing, make sure you have signed and dated the form and attached appropriate documentation.

FOR LENDER USE ONLY

Provide the appropriate information about the borrower, mortgage and property. If there are junior or superior liens, indicate the total amount owed, the name of the lien holder(s) and the status of the lien (i.e., current, in foreclosure, delinquent and indicate the number of days delinquent).

The Debt analysis section is divided into three sections: the amount of expenses which have been paid or advanced to retain the lien status; the total amount of the mortgage debt, including the amount of escrow that remains after any advances have been made; and the pending expenses which you are aware are coming due, such as pending unpaid real estate taxes, and indicate the date that any unpaid expenses are due.

Freddie Mac Loan Number 	Seller/Servicer Loan Number	DDLPI	Current Interest rate	Seller/Servicer Number 	
Preparer's Name		Date Prepared	Phone Number () ()	Fax Number () ()	
Seller/Servicer Name			E-mail Address		
Address		City	State		
MI Contact Name		Phone Number () ()			
If Primary MI Coverage: MI Company _____		If Pool MI Coverage: MI Company _____			
Certificate # _____		Certificate # _____			
% of Coverage _____		% of Coverage _____			
Recommendation: <input type="checkbox"/> Short Payoff <input type="checkbox"/> Deed in Lieu <input type="checkbox"/> Makewhole		<input type="checkbox"/> Scheduled or <input type="checkbox"/> Estimated Foreclosure Sale Date / /			
Bankruptcy History: Chapter _____ Date Filed / / Date Released / /					
Monthly payment: P&I \$ _____ Hazard Insurance \$ _____ Other Escrowed Amt \$ _____ Taxes \$ _____ Mortgage Insurance Premium \$ _____					
If loan is an ARM: Interest Rate: _____ Effective Date: _____ P&I _____		If loan is a GPM: Interest Rate: _____ Effective Date: _____ Interest Rate: _____ Effective Date: _____			
Property Condition: <input type="checkbox"/> Good <input type="checkbox"/> Fair		Property Insurance Claim \$			
MI Contribution \$		Borrower Contribution \$			
Junior Lien Amount \$		Lien Holder		Status of Lien	
Superior Lien Amount \$		Lien Holder		Status of Lien	
Expenses		Mortgage Debt		Pending Unpaid Expenses (describe/due date)	
Appraisal/BPO	\$	Unpaid Principal Balance	\$	Next RE taxes due	\$
				/ /	
Real Estate Taxes	\$	Accrued Interest	\$		\$
Foreclosure	\$	Positive Escrow Balance	\$		\$
Bankruptcy	\$	Negative Escrow	\$		\$
Water/Sewer Pmts	\$	(Net of advances)	\$		\$
Other (explain)	\$	(B) Total Loan Amount	\$		\$
(A) Total Expenses	\$	Total Debt (A + B)	\$	Total	\$

Before mailing, make sure you have signed and dated the form and attached appropriate documentation.

