

PART 2

FINANCIAL PACKAGE

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T	Mortgage Info/CIC Checklist	Please fill out to the best of your knowledge	1 Sign at bottom
U	PAST DUE HOA	If HOA dues are delinquent, attach most recent demand statement	
V	Financial Worksheet	Please fill out to the best of your knowledge	2 Sign at bottom of last page
W	Hardship Letter		
X	Request for:		
	Two Months Mortgage Statement		
	Two Months Statements for All Checking Accounts	(all borrowers if separate)	
	Two months saving account statements	(all borrowers if separate)	
	Two months other account statements	(all borrowers if separate)	
	Last two paycheck stubs	(all borrowers)	
	Two years tax returns plus signed IRS 4506-T form	(authorizing lender to verify tax returns)	
Y	Dodd Frank Certification	Please fill out to the best of your knowledge	1 Sign at bottom
Z	Utility Agreement	Please fill out to the best of your knowledge	1 Sign at bottom
Z1	Do Not Call	Please fill out to the best of your knowledge	1 Sign at bottom

CDPE HOMEOWNER'S DOCUMENT CHECKLIST

Date: _____ Owner: _____
 Address: _____
 Prepared by: _____
 Phone: _____ Fax: _____

In order to have the opportunity to negotiate with your lender we will need to have the following documentation. Please note, when we get a contract we may need updates on each item so please make certain you set aside statements and paycheck stubs as you get them.

- HOA/Morgtage Information Sheet
- If HOA dues are delinquent, please provide demand statement
- Financial Worksheet (provided)
- Hardship Letter
- Two months most recent mortgage statements (all mortgages)
- Two months checking account statements (all borrowers if separate)
- Two months saving account statements (all borrowers if separate)
- Two months other account statements (all borrowers if separate)
- Last two paycheck stubs (all borrowers)
- Two years tax returns
- Other _____
- Other _____

FAX THE ABOVE ITEMS TO Kristina Woolf
 ATTENTION 1-866-500-7761

Or Email to: Kristina@YourproTC.com

RE/MAX ADVANTAGE CIC & MORTGAGE INFORMATION CHECKLIST

Property Address:

Lender # 1:

Loan #:

Lender Phone:

Pre-payment Penalty? YES NO

Appx Balance:

Payments Current? YES NO

In Foreclosure? YES NO

If yes, Bank # & contact:

Lender # 2:

Loan #:

Lender Phone:

Pre-payment Penalty? YES NO

Appx Balance:

Payments Current? YES NO

In Foreclosure? YES NO

If yes, Bank # & contact:

Probate? YES NO

Bankruptcy? YES NO

Title in Trust? YES NO

Copy of Trust Certificate? YES NO

Name of Spouse if not on Title:

Is there a LID/SID? YES NO

Is there a CIC Assoc? YES NO

Is there a CIC Assesment? YES NO

Association Name:

Name & Number of Assoc. Management Co:

Are CIC payments current? YES NO

Any CIC litigations? YES NO

Will power of attorney be used? YES NO

Is the owner a US citizen? YES NO

If no is the owner a resident alien? YES NO

***Note that if an offer is accepted, the owner will need to pay for the HOA resale packet and the HOA demand letter with an average cost of \$300-\$500**

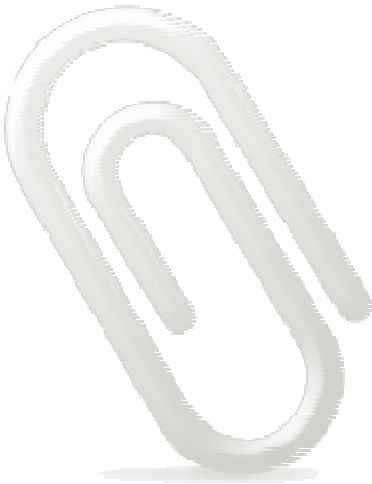
SELLER _____ DATE _____

SELLER _____ DATE _____

PAST DUE HOA DEMANDS

MY HOA DUES ARE PAID UP TO DATE

MY HOA DUES ARE PAST DUE, DELINQUENT DUES STATEMENT IS ATTACHED



**ATTACH HOA DEMAND FOR ALL
DELINQUENT AMOUNTS OWED TO
YOUR ASSOCIATION IF YOU ARE
BEHIND ON PAYMENTS!**

CDPE HOMEOWNER FINANCIAL WORKSHEET



Borrower Name

Co-Borrower Name

1st Loan Number

2nd Loan Number

INCOME - TAKE HOME PAY

	DEBTOR	CO-DEBTOR	TOTAL
Primary Job			
Misc. Income Overtime			
Part Time Job (net)			
Retirement-Military			
Retirement-Civil Serv.			
Support/Alimony			
Social Security			
Room & Board/Rent			
TOTAL Net Income :	\$	\$	

How often is Borrower paid? Every Week Every 2 Weeks Twice A Month Once A Month
 How often is Co-Borrower paid? Every Week Every 2 Weeks Twice A Month Once A Month

EXPENSES

	MONTHLY PAYMENT	BALANCE	NAME OF CREDITOR
Home Mortgage			
2nd Mortgage			
Auto loan			
Auto loan			
Creditor			
Creditor			
Creditor			
Creditor			
Creditor			
Creditor			
Student loan			
Alimony/Support			
Child Care			
IRS			
CH 13			
Electricity			
Heating fuel			Oil or Natural Gas
Water& Sewer			
Telephone			
Cable TV			
Auto Insurance			
Health Insurance			Paid directly (not by employer)
Life Insurance			Paid directly (not by employer)
Medical/Dental Exp.			

SELLER HARDSHIP LETTER

Date:

Lender:

Attn: Loss Mitigation

RE: Hardship Letter

Account Number:

To Whom It May Concern:

Sincerely,

Seller Name Date

Seller Name Date

ATTACH THE FOLLOWING:



TWO MONTHS MORTGAGE STATEMENTS
TWO MONTHS CHECKING ACCOUNT
STATEMENTS
TWO MONTHS SAVINGS ACCOUNT STATEMENTS
TWO MONTHS "OTHER" ACCOUNT STATEMENTS
LAST TWO PAYCHECK STUBS
TWO YEARS TAX RETURNS

Request for Transcript of Tax Return

(Rev. January 2008)

Department of the Treasury
Internal Revenue Service

© **Do not sign this form unless all applicable lines have been completed.**
Read the instructions on page 2.
© **Request may be rejected if the form is incomplete, illegible, or any required line was blank at the time of signature.**

OMB No. 1545-1872

Tip: Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. If you need a copy of your return, use **Form 4506**, Request for Copy of Tax Return. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return	2b Second social security number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code	
4 Previous address shown on the last return filed if different from line 3	
5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.	

Caution: DO NOT SIGN this form if a third party requires you to complete Form 4506-T, and lines 6 and 9 are blank.

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. © _____

a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days

b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days

c Record of Account, which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days

7 Verification of Nonfiling, which is proof from the IRS that you **did not** file a return for the year. Most requests will be processed within 10 business days

8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2006, filed in 2007, will not be available from the IRS until 2008. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days

Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

_____ / _____ / _____ _____ / _____ / _____ _____ / _____ / _____ _____ / _____ / _____

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer.

Sign Here	<input type="checkbox"/> Signature (see instructions)	Date	Telephone number of taxpayer on line 1a or 2a ()
	<input type="checkbox"/> Title (if line 1a above is a corporation, partnership, estate, or trust)		
	<input type="checkbox"/> Spouse's signature	Date	



Dodd-Frank Certification

The following information is requested by the federal government in accordance with the Dodd- Frank Wall Street Reform and Consumer Protection Act (Pub. L. 111-203). You are required to furnish this information. The law provides that no person shall be eligible to receive assistance from the Making Home Affordable Program, authorized under the Emergency Economic Stabilization Act of 2008 (12 U.S.C. 5201 et seq.), or any other mortgage assistance program authorized or funded by that Act, if such person, in connection with a mortgage or real estate transaction, has been convicted, within the last 10 years, of any one of the following: (A) felony larceny, theft, fraud or forgery, (B) money laundering or (C) tax evasion.

Borrower

- I have not been convicted within the last 10 years of any one of the following in connection with a mortgage or real estate transaction: (a) felony larceny, theft, fraud or forgery, (b) money laundering or (c) tax evasion

Co-Borrower

- I have not been convicted within the last 10 years of any one of the following in connection with a mortgage or real estate transaction: (a) felony larceny, theft, fraud or forgery, (b) money laundering or (c) tax evasion

In making this certification, I/we certify under penalty of perjury that all of the information in this document is truthful and that I/we understand that the Servicer, the U.S. Department of the Treasury, or their agents may investigate the accuracy of my statements by performing routine background checks, including automated searches of federal, state and county databases, to confirm that I/we have not been convicted of such crimes. I/we also understand that knowingly submitting false information may violate Federal law.

Borrower Signature

Date

Co-Borrower Signature

Date

x

Utility Agreement

Owner of the property located at _____,
agrees and understands that all utilities to include water, electric, and gas must be kept on during
the short sale period.

If you decide to disconnect these utilities for any extended period of time, you are at risk of
cracked piping, dried out piping, dust build up in tour vents and air conditioning units, among
various other costly damages to the property.

Utilities must be kept on for the buyer to be able to conduct their inspections and walk through
according to the agreement.

Borrower

Date

Co-Borrower

Date

Y

Please Do Not Contact Me by Phone

Property Address: _____

1st Lender: _____ 2nd Lender: _____

1st Loan No: _____ 2nd Loan No: _____

According to the Fair Lending Law, I have the right to request that you, my Lender(s), not contact me by phone regarding my loan being in default. I do not wish to speak to any collection agents about this account. Please make any future communication with me in writing or if you must speak to someone regarding this account, please talk to my real Estate Agent who is assisting me in selling my home. The information obtained by my agent is to used for the purpose of facilitation the resolution of my foreclosure.

Real Estate Agent: _____

Real Estate Company: _____

Phone: _____

E-mail Address: _____

Borrower Signature Date

Borrower Signature Date

Print Name

Print Name

SS#: _____

SS#: _____

Date of Birth: _____

Date of Birth: _____



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