



**THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

Thank you inquiring about Specialized Loan Servicing LLC's ("SLS") Short Sale requirements. The following items are required prior to reviewing your request for Short Sale approval:

- 1. Letter of Authorization signed by the one or both SLS customers to discuss and/or release SLS account information. The authorization must include the full name of the company and the full name of all assigned associates to whom SLS may release information.**
- 2. A copy of the estimated HUD1 or Settlement Sheet from the pending closing to include the estimated closing date.**
- 3. A copy of Sales Contract signed by all parties.**
- 4. Seller's completed Financial Form (blank form enclosed).**
- 5. Seller's completed Hardship Letter**
- 6. Copy of preliminary title report.**
- 7. Copies of seller(s)' two most recent pay stubs (tax returns if self employed)**
- 8. A copy of the most recent appraisal or valuation of the property to substantiate the offer price (an emailed copy to my email address below is preferable).**
- 9. If applicable, provide a payoff quote from the current 1<sup>st</sup> lien holder good through the closing date.**

In addition to the items requested above, SLS may require additional information before making a final decision. It is important that you and the customer understand that SLS' review will not begin until each of the above items has been provided.

Please do not interpret this letter as approval of your request. SLS will do a thorough review of this request and will make a business decision based on the information provided. It is SLS policy to respond to your request as quickly as possible upon receipt of the requested items, but it may take up to 15 business days or more. Upon conclusion of our review, you will be notified immediately of the results.

We look forward to working with you.

Sincerely,

Specialized Loan Servicing LLC

**BANKRUPTCY NOTICE-** IF YOU ARE A CUSTOMER IN BANKRUPTCY OR A CUSTOMER WHO HAS RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT: PLEASE BE ADVISED THAT THIS NOTICE IS TO ADVISE YOU OF THE STATUS OF YOUR MORTGAGE LOAN. THIS NOTICE CONSTITUTES NEITHER A DEMAND FOR PAYMENT NOR A NOTICE OF PERSONAL LIABILITY TO ANY RECIPIENT HEREOF, WHO MIGHT HAVE RECEIVED A DISCHARGE OF SUCH DEBT IN ACCORDANCE WITH APPLICABLE BANKRUPTCY LAWS OR WHO MIGHT BE SUBJECT TO THE AUTOMATIC STAY OF SECTION 362 OF THE UNITED STATES BANKRUPTCY CODE. HOWEVER, IT MAY BE A NOTICE OF POSSIBLE ENFORCEMENT OF THE LIEN AGAINST THE COLLATERAL PROPERTY, WHICH HAS NOT BEEN DISCHARGED IN YOUR BANKRUPTCY. IF YOU WOULD LIKE TO DISCONTINUE THESE STATEMENTS PLEASE CONTACT OUR CUSTOMER CARE CENTER AT 800-306-6057.



## Customer's Authorization

I, \_\_\_\_\_, authorize Specialized Loan Servicing LLC to discuss and/or receive any information in connection with all mortgage loans serviced by SLS on the property located at \_\_\_\_\_ with the following contacts at \_\_\_\_\_.

Names of authorized associates: \_\_\_\_\_.

SLS Loan Number \_\_\_\_\_

Social Security Number \_\_\_\_\_

Printed Name \_\_\_\_\_

Signature \_\_\_\_\_

Please note: A current home value must be obtained in order to review your loan for possible modification. The charge for this order will be assessed to your loan account.

<b>REQUEST FOR FINANCIAL INFORMATION</b>				Loan number:			
<b>Borrower</b>				<b>Co-Borrower</b>			
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		Work Phone Number With Area Code		Home Phone Number With Area Code		Work Phone Number With Area Code	
Mailing Address				Mailing Address			
Property Address(If same as mailing address, just write same)							
# of persons living at residence				# of persons living at residence			
Do you occupy the property?		Is it a rental property?		Is it leased? (if yes, please provide a copy of the agreement)		Is the property listed for sale? Yes or No If yes, please provide a copy of the listing agreement.	
Yes	No	Yes	No	Yes	No	Agents Name, Phone Number and Email	
Have you ever contacted a credit-counseling agency for help? Yes or No. If yes, please provide the counselors name, phone, and email							
Do you receive, and pay, the Real Estate Tax bill on your home or does your lender pay it for you? I do Lender does (circle one)							
If you pay it, please provide a copy of your tax statement. Are the taxes current? Yes or No (circle one)							
Do you pay for a hazard insurance policy? Yes or No (circle one) Is the policy current? Yes or No (circle one) If you pay it, please provide a copy of the policy.							
Have you filed for Bankruptcy? Yes or No? (circle one) If yes, is it Chapter 7 or Chapter 13? (circle one) Filing Date: _____ Has your bankruptcy been discharged? Yes or No (circle one) 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 Specialized Loan Servicing, LLC 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="radio"/> Abandonment of Property	<input type="radio"/> Excessive Obligations	<input type="radio"/> Military Service	<input type="radio"/> Other
<input type="radio"/> Business Failure	<input type="radio"/> Fraud	<input type="radio"/> Payment Adjustment	
<input type="radio"/> Casualty Loss	<input type="radio"/> Illness in Family	<input type="radio"/> Payment Dispute	
<input type="radio"/> Curtailment of Income	<input type="radio"/> Illness of Mortgagor	<input type="radio"/> Property Problems	
<input type="radio"/> Death in Family	<input type="radio"/> Inability to Rent Property	<input type="radio"/> Title Problems	
<input type="radio"/> Death of Mortgagor	<input type="radio"/> Incarceration	<input type="radio"/> Transferring Property	
<input type="radio"/> Distant Employment Transfer	<input type="radio"/> Marital Difficulties	<input type="radio"/> Unemployment	
I believe my situation is:	<input type="radio"/> Short Term (under 6 months)	<input type="radio"/> Long Term (over 6 months)	<input type="radio"/> Permanent
I want to:	<input type="radio"/> Keep the Property	<input type="radio"/> Sell the Property	
EMPLOYMENT-please provide last two (2) pay stubs from each employer			
Borrower Employer	How long?	Co-Borrower Employer	How Long?

Employer Address and Phone Number		Employer Address and Phone Number	
Position	Gross Pay per Period \$	Position	Gross Pay Per Period \$
Commission Bonus \$	Net Pay Per Period \$	Commission Bonus \$	Net Pay Per Period \$
How often paid?	# of Dependants	How often paid?	# of Dependants
Other monthly income-Description	Amount \$	Other monthly income-Description	Amount \$

Expenses		
Type	Monthly	Total Balance
Mortgage Payment	\$	\$
Alimony/Child Support:	\$	\$
Dependents Exp:	\$	\$
Rent Exp:	\$	\$
Other Mortgage:	\$	\$
Personal/Auto Loan:	\$	\$
Medical Exp/Ins:	\$	\$
HOA Fees:	\$	\$
Addl. Auto/Auto Ins:	\$	\$
Typical Food Exp:	\$	\$
Utilities Exp:	\$	\$
Other Exp:	\$	\$

**Other Lien Holder Information**

Name of Institution:		
Account Number:	Phone Number:	Amount Owed: \$

**ACKNOWLEDGEMENT/AGREEMENT AND AUTHORIZATION TO OBTAIN INFORMATION**

I agree as follows: Specialized Loan Servicing, LLC 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 servicer'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 Specialized Loan Servicing, LLC. The information herein is an accurate statement of my financial status.

Borrower's Signature	Date	Co-Borrower's Signature	Date
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Send to:	*Provide copies of the following:	Western Union Quick Collect:	Wiring Instructions:
Specialized Loan Servicing 8742 Lucent Blvd, Ste. 300 Highlands Ranch, CO 80129	• Current bank Statements on all Accounts	Code City: PAY SLS State: CO Your SLS Account # and name	Bank Name: Wachovia Bank, N.A. Bank Address: 1525 West W.T. Harris Blvd., Charlotte, NC 28262
Fax to: (720) 241-7526	• Current Pay stubs ( past two )		Account No: 2000042928232 Bank ABA: 053000219
	• Tax return from the last two (2) years	MONEY GRAM INSTRUCTIONS:	Account Name: SLS Wire Clearing Your SLS Account # and name
	• Hardship Letter	Receiving Code: 6114 – Specialized Loan Servicing	
	• Property Tax Statement	Your SLS Account # and name	
	• Hazard Insurance Statement	To Find Closest – <a href="http://www.MoneyGram.com">www.MoneyGram.com</a> or 1-800-666-3947	

**PLEASE NOTE THAT IF THE PACKAGE YOU SEND TO US IS NOT COMPLETE, WE WILL NOT BE ABLE TO PROCESS YOUR REQUEST. PLEASE INCLUDE YOUR LOAN NUMBER ON THE COVER PAGE.**

Please read the following letter for important information on applying for a loan modification. You will need to fax in all documents to 720-241-7526 (20 pages or less at a time).

**W-2 employees:**

- \* Two most recent pay stubs
- \* Two most recent bank statements
- \* Hardship letter
- \* Financial Worksheet (Included in package)
- \* If you are new to your job, we will accept a letter from your employer stating your wages.

**Self Employed:**

- \* Two most recent bank statements (from all accounts)
- \* Hardship letter
- \* Financial worksheet (Included in package)
- \* Year to date profit and loss statements
- \* Tax Return for prior year (complete pages)  
(If you have not filed tax returns for the last year, we will need a copy of Form 4868 tax return extension and profit and loss statement for the prior year)

**Self Employed pay yourself:**

- \* Two recent bank statements
- \* Hardship letter
- \* Financial worksheet (Included in package)
- \* Two most recent pay stubs

**Form 1099:**

- \* Two most recent bank statements
- \* Year to date profit and loss statement
- \* Tax returns for most recent tax year
- \* Hardship letter
- \* Financial worksheet (Included in package)

**Form 1099 without expenses claimed:**

- \* Year to date gross income (pay stubs)
- \* Tax returns for most recent tax year
- \* Financial worksheet (Included in package)
- \* Hardship letter
- \* Two most recent bank statements
- \* If applicable, employer letter stating how often you are paid and for how much.

**Tips:**

- \* Financial worksheet (Included in package)
- \* Hardship letter
- \* Letter from employer explaining average tip income
- \* Bank statements to show deposited amounts used for income
- \* Tax returns for the most recent tax year

**Rental Properties:**

- \* Financial worksheet (Included in package)
- \* Hardship letter

- \* Two most recent bank statements
- \* Lease agreement for all properties (month to month lease must be signed within last 90days)
- \* Mortgage statements for all properties
- \* If you are using a rental property company, we will need the contract signed between you and the rental property

**Fixed income: (SSI, VA, Pension, Insurance settlements, Alimony/child support)**

- \* Award letters/court orders
- \* Two most recent bank statements
- \* Hardship letter
- \* Financial worksheet (Included in package)

**Second Mortgages:**

We will need a mortgage statement from the first mortgage. If you do not have an escrow account on your first mortgage, then we will need proof of your annual property taxes and annual property insurance.

Please feel free to call SLS during business hours to speak with a live representative. Monday-Friday 6AM-7PM and Saturday 6AM-12PM (Mountain Time): 800-306-6059.

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