

## FLORIDA | TITLE & GUARANTEE<sup>SM</sup>

### **Short Sale Innovation & The Law Office of Paul A. Krasker, PA, (the Firm) Florida Title & Guarantee (Title Agent)**

#### **Easy Steps to Using the Short Sale Team**

1. Initial telephone consultation with The Firm will be FREE of charge to the Seller, please call Short Sale Innovations @ 866.548.9421

Initial inquiry calls will be returned within 24-48 business hours or sooner.

2. The full short sale processing packet can be sent to you electronically via email. Please save to your desktop for future use. The branch administrative assistance will also have a copy. Please assist the Seller with completing the short sale package. The package will be audited upon receipt. Please inform the seller they will be required to submit additional information as well as making requests for updated financial information during the short sale process.
3. When an offer is being presented, check off, or include overriding language, that the Seller will pay for the Owner's Title Policy and selects Florida Title and Guarantee as the closing agent. Florida Title & Guarantee will be preparing the closing statement for the short sale processing and conduct the closing upon approval.
4. When an offer has been accepted by the Seller, please send a copy of the contract along with the completed short sale package to Short Sale Innovations @ [shortsaleintake@short-sale-innovations.com](mailto:shortsaleintake@short-sale-innovations.com). If there is a home owner's association or management company, please obtain a copy of the ledger, latest statement, or demand letter if in collection, and send it to the firm.
5. Seller's Attorney's fee is paid by the lender when the HUD is approved. Seller's charge for the Owner's Title Policy to provide evidence of title is paid by the lender when the HUD is approved. There are no upfront fees to Sellers or Realtors.
6. The following parties Seller's Realtor®, Seller, Title Agent will receive an initial welcome email assigning a processor and or negotiator handling the transaction, and email status reports at intervals at The Firm's discretion. You will also receive a login, password and training to the online transaction manager to monitor your files progress 24/7. <https://my.shortsalecommander.com>
7. Seller must advise the Firm of any lender or lender's attorney correspondence or official court notices, or service of process immediately upon receipt. Please note a separate retainer fee is required for any foreclosure related services.
8. Title agent to coordinate with Buyer and Lender in preparation of the closing. Title agent to conduct closing and disbursements.

**FLORIDA | TITLE & GUARANTEE<sup>SM</sup>**

**&**



Date: \_\_\_\_\_

501 S. FLAGLER DRIVE, SUITE 201, WEST PALM BEACH, FL 33401  
TELEPHONE (561) 515-2920 FACSIMILE (561) 300-2142  
TOLL FREE (866) 548-9421

**ALL FIELDS MUST BE FILLED IN TO BEGIN  
PROCESS**

**PLEASE SUBMIT YOUR ORDER TO:**

[SHORTSALEINTAKE@SHORT-SALE-  
INNOVATIONS.COM](mailto:SHORTSALEINTAKE@SHORT-SALE-INNOVATIONS.COM)

**OR FACSIMILE: (561) 300-2142**

**SHORTSALE ORDER FORM**

IS PROPERTY IN FORECLOSURE: [ ] YES [ ] NO      IF YES: SALE DATE: \_\_\_\_\_  
HAS SELLER RETAINED LEGAL COUNCIL: [ ] YES [ ] NO

LISTING AGENT: \_\_\_\_\_ YOUR CUSTOMER SERVICE REP: \_\_\_\_\_

OFFICE AND ADDRESS: \_\_\_\_\_

PHONE: \_\_\_\_\_ FAX: \_\_\_\_\_ EMAIL: \_\_\_\_\_

IS SELLER A U.S. CITIZEN? \_\_\_ YES \_\_\_ NO      COMMISSION % \_\_\_\_\_

SELLER #1: \_\_\_\_\_ SS# \_\_\_\_\_

SELLER #2: \_\_\_\_\_ SS# \_\_\_\_\_

ADDRESS: \_\_\_\_\_

PHONE: \_\_\_\_\_ EMAIL: \_\_\_\_\_

HOMESTEAD PROPERTY? \_\_\_\_\_

SUBJECT PROPERTY ADDRESS: \_\_\_\_\_

CURRENT 1<sup>ST</sup> MORTGAGE: \_\_\_\_\_ LOAN #: \_\_\_\_\_

CURRENT 2<sup>ND</sup> MORTGAGE: \_\_\_\_\_ LOAN #: \_\_\_\_\_

BUYER AGENT: \_\_\_\_\_

OFFICE AND ADDRESS: \_\_\_\_\_ CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

PHONE: \_\_\_\_\_ FAX: \_\_\_\_\_ EMAIL: \_\_\_\_\_

COMMISSION % \_\_\_\_\_ TRANSACTION FEE \$ \_\_\_\_\_

BUYER #1: \_\_\_\_\_ SS# \_\_\_\_\_

BUYER #2: \_\_\_\_\_ SS# \_\_\_\_\_

ADDRESS \_\_\_\_\_

BIRTHDATES: BUYER #1 \_\_\_\_\_ BUYER #2 \_\_\_\_\_ PHONE #: \_\_\_\_\_

EMAIL: \_\_\_\_\_ MAIL AWAY \_\_\_ YES \_\_\_ NO

IS BUYER A U.S. CITIZEN? \_\_\_ YES \_\_\_ NO

MORTGAGE BROKER \_\_\_\_\_

PHONE: \_\_\_\_\_ FAX: \_\_\_\_\_ EMAIL: \_\_\_\_\_

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## SHORT SALE FLOW CHART

### Stage 0:

### Intake

*Day 1- 7*

At this time you will receive a welcome letter confirming receipt of your short sale order. You will be advised of the name and contact information of your processor. A lien search will be ordered and a preliminary settlement statement will be drafted. You will also receive an email from Short Sale Commander with the file number and login information.

### Stage 1:

### Submitting Package to Lender

*Day 7-20*

At this stage the assigned processor will request any outstanding documents required to process the short sale. Once completed the short package will be submitted to the Lender for short sale approval.

### Stage 2:

### Lender Assigns a Negotiator

*Day 20-45*

At this time your processor will send you an update confirming the Lender's receipt of the short sale package and will request any additional documentation needed.

### Stage 3:

### Evaluation / BPO Stage

*Day 45-60*

Once the BPO has been ordered your processor will send you an update to confirm the evaluation stage of the process.

### Stage 4:

### Offer/Approval Stage

*Day 45-90*

The Lender will either accept or counter the contract sales price. They may counter at a higher sales price, request that the seller sign a promissory note for the deficiency or a portion, or require a cash contribution at closing.

### Stage 5:

### Counter/ Offer

*Day 45-120*

The seller's counter is presented to the lender(s) We will continue to negotiate the best possible outcome for the seller.

### Stage 6:

### Final Approval

*Day 45-120*

The Lender makes a final determination and the approval is issued.

### Stage 7:

### Closing Stage

*Day 75-120*

Your short sale is approved and has been assigned to a closing agent who will coordinate the closing with all parties.

# LISTING AGENT'S CHECK LIST

**IMPORTANT NOTE: Please be advised that the lender may require additional documentation per their specific guidelines and the short sale process will be delayed until all the required documents have been submitted to Short Sale Innovations.**

## LISTING AGENT/BUYER AGENT:

- [ ] **SHORT SALE ORDER FORM** (Attached, complete, sign and date)
- [ ] **LISTING AGREEMENT**
- [ ] **PURCHASE CONTRACT & SHORT SALE ADDENDUM**
  - \*LENDER WILL NOT ACCEPT ELECTRONIC SIGNATURES**
  - \*CLOSING DATE TO READ "WITHIN 60 DAYS OF LENDER APPROVAL"**
- [ ] **MLS WITH PHOTO**
- [ ] **COMPARATIVE MARKET ANALYSIS (CMA)**
  - \* MUST BE IN A PROFESSIONAL FORMAT AND CONTAIN**
  - 3 COMPARABLE SOLD PROPERTIES**
- [ ] **BUYER PRE- APPROVAL AND/ OR PROOF OF FUNDS**
  - \*DATED WITHIN 30 DAYS**
- [ ] **APPRAISAL AND BPO CONTACT SHEET** (Attached, complete, sign and date)
- [ ] **DISCLOSURE & INDEMINFICATION AGREEMENT** (Signed By All Parties)

**PLEASE USE OUR ONLINE TRANSACTION MANAGER TO VIEW THE PROGRESS OF YOUR SHORT SALE. YOU WILL RECEIVE A LOGIN AND PASSWORD VIA EMAIL –ALLOWING YOU 24/7 REAL TIME ACCESS.**

## **SELLER'S CHECK LIST**

**IMPORTANT NOTE: Please be advised that the lender may require additional documentation per their specific guidelines and the short sale process will be delayed until all the required documents have been submitted to Short Sale Innovations.**

- AUTHORIZATION TO RELEASE INFORMATION - 1<sup>st</sup> Mortgage** (Attached)
- AUTHORIZATION TO RELEASE INFORMATION - 2<sup>st</sup> Mortgage** (Attached)
- HOA CERTIFICATION FORM** (Attached, complete, sign and date)
- CURRENT HOA BALANCE STATEMENT AND/OR LEDGER**
- HARDSHIP LETTER** (Attached, complete, sign and date)
- FINANCIAL STATEMENT** (Attached, complete, sign and date)
- MOST RECENT MORTGAGE STATEMENT**
- 60 DAYS MOST RECENT BANK STATEMENTS** (For all sellers)
- 30 DAYS MOST RECENT PAYSTUB** (For all sellers)
- LAST 2 YR TAX RETURNS & LAST 2 YR W-2 FORMS** (For all sellers)
- 90 DAY PROFIT AND LOSS STATEMENT FOR ANY SELF EMPLOYMENT INCOME**
- 4506-T FORM** (Attached, complete, sign and date)
- DODD CERTIFICATION FORM** (Attached, complete, sign and date)
- LETTER OF EXPLANATION IF ANY OF THE ABOVE DOCUMENTS CAN NOT BE PROVIDED**

**PLEASE USE OUR ONLINE TRANSACTION MANAGER TO VIEW THE PROGRESS OF YOUR SHORT SALE. YOU WILL RECEIVE A LOGIN AND PASSWORD VIA EMAIL- ALLOWING YOU 24/7 REAL TIME ACCESS.**

## SHORT SALE PROCESS

A **short sale** is the sale of real estate in which the proceeds of the sale fall short of the balance owed on the mortgage secured by the property. In a short sale, the bank or mortgage lender agrees to reduce the mortgage payoff balance due to a financial hardship and decline of property values. There by allowing the sale of the property at a lower sale price than the balance of the mortgage.

**Submittal:** Once the signed sales contract and all your financial documents have been **submitted to the Lender** (s) the process of the short sale approval will begin. This first stage can take several weeks depending on the circumstance of the case as well as the Bank.

*\*\*Please note you will be required to provide updated financial information throughout the entire process. Please keep all your new bank statements and paystubs on hand as they arrive. This will allow us to submit them as soon as possible to keep the sale contract on track with Bank.*

**Assignment of Negotiator:** The Bank will assign a **negotiator** to your file. In signing the Authorization to Release Information (provided herein) you are authorizing Short Sale Innovations to process and negotiate the short sale on your behalf. Our Negotiator will be in direct contract with the Bank's Negotiator

**Evaluation Stage:** The lender will order a BPO (Broker Price Opinion) from an independent 3<sup>rd</sup> party. They will contact your real estate agent to gain access to the property. The BPO is a determination the property's value and will assist the lender in making their final decision of the short sale approval based on fair market value.

**The criteria of a short sale approval is based two conditions 1) a financial hardship 2)contracted sale price equal to today's fair market value.**

*In addition we will also request your real estate agent to provide us with listing history, comparable sales and or a Comparative Market Analyses (CMA). To establish value of the property.*

***IT'S VERY IMPORTANT to send us all correspondence you receive from the bank. Please complete any forms the bank sends to you and forward them to us, we will submit them to the bank.***

**Lender's Offer or Counter Offer:** The lender will accept, reject or counter the offer submitted. If a counter offer is made, and you choose to accept, a signed addendum to the contract is required. Your real estate agent will guide you throughout this process. The following are some of the possibilities the Lender may require from the seller as part of consideration of the short sale.

- **THE LENDER (S) MAY REQUIRE THE SELLER TO SIGN A PROMISSORY NOTE TO RELIEVE PART OR ALL OF THE DEFICIENCY.**
- **THE LENDER (S) MAY REQUIRE THE SELLER TO CONTRIBUTE CASH AT CLOSING TO BE APPLIED TO THE DEFICIENCY.**

**2<sup>nd</sup> MORTGAGE:** If you have a 2<sup>nd</sup> mortgage the 1<sup>st</sup> mortgage lender will determine how much the second lender will receive from the sale proceeds. The 2<sup>nd</sup> lien holder may accept this amount, or they may make a counter offer. If a counter offer is made, we will present the same to the first lender for their response. If the lenders cannot agree on the terms the buyers, sellers and agents may agree to contribute to the deficiency however it must be disclosed on the Hud-1 and approved by both lenders.

**FORECLOSURE:** Please be advised that if your property is in foreclosure the proceedings will continue throughout the short sale process. It is your responsibility to inform this office immediately if you receive notice of a "**Public Sale Date**". This information is crucial to the short sale approval process. Most lenders will agree to **postpone a foreclosure sale date** if a valid short sale offer is being negotiated. For additional information regarding the foreclosure process please contact our **Home Owners Assistances Division (HAD) at 877-332-1965.**

**DISCLOSURE AND INDEMNIFICATION AGREEMENT**

In a short sale, the seller's lender agrees to accept less than what is owed for a mortgage secured by real property.

The short sale of your property may result in the following;

The lender may require the seller make a cash contribute at closing towards the sale and or sign a promissory note.

The lender may reserve the right to pursue a deficiency claim.

Waiver of Deficiency; if the lender forgives the debt (the difference between what is owe on the mortgage and the sale price) it may be taxable income.

You may receive a 1099-C (cancellation of debt) form the IRS. Please consult an attorney and or tax professional.

The approval of a short sale is at the sole discretion of the lender. Trident Title / Short Sale Innovations is acting as third party facilitator in the short sale process and does not make any claim to have direct influence over the lender's decision making.

**There may be serious legal and tax ramification involved in the short sale of any property and therefor you should seek legal counsel and or an opinion from a tax professional when considering a short sale of real property.**

**The undersigned hereby agree to indemnify, defend and hold harmless Short Sale Innovations and the Law Office of Paul A. Krasker from any liability arising as a result of the short sale of your property.**

_____	_____
<b>Seller(s)</b>	<b>Date</b>
_____	_____
<b>Seller's Agent</b>	<b>Date</b>
_____	_____
<b>Buyer(s)</b>	<b>Date</b>
_____	_____
<b>Buyer's Agent</b>	<b>Date</b>
_____	_____
<b>Buyer's Real Estate Broker</b>	<b>Date</b>





**AUTHORIZATION TO RELEASE INFORMATION**

***1<sup>st</sup> MORTGAGE LENDER***

I/ We \_\_\_\_\_

Authorize, **Amanda Haser, Paul Krasker, Sara Moore, Shawna Ernst, Carla Furno, Holly Spelman, Kyle Frair, Jewel Whigham, Michele McClintock, Lisa Collins, Victoria Coyne, Shella Ali, Loreen Russo, Cindy Tarafa, Meyling Calero, Diane Balceiro** and Realtor, \_\_\_\_\_ and all representatives of **Short Sale Innovations and the Law Offices of Paul A. Krasker** to correspond with the Lender regarding the Short Sale of our property located at

\_\_\_\_\_  
The information obtained will only be used for the process of my Short Sale with the Lender listed below.

Borrower Name: \_\_\_\_\_

Co-Borrower Name: \_\_\_\_\_

Mailing Address (if different): \_\_\_\_\_

Home Phone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_

Borrower SSN: \_\_\_\_\_ Co-Borrower SSN: \_\_\_\_\_

D.O.B: \_\_\_\_\_ D.O.B: \_\_\_\_\_

Lender: \_\_\_\_\_

Loan No: \_\_\_\_\_

\_\_\_\_\_  
Borrower Signature \_\_\_\_\_ Date \_\_\_\_\_

\_\_\_\_\_  
Co-Borrower Signature \_\_\_\_\_ Date \_\_\_\_\_



**AUTHORIZATION TO RELEASE INFORMATION**

***2<sup>nd</sup> MORTGAGE LENDER***

I/ We \_\_\_\_\_

Authorize, **Amanda Haser, Paul Krasker, Sara Moore, Shawna Ernst, Carla Furno, Holly Spelman, Kyle Frair, Jewel Whigham, Michele McClintock, Lisa Collins, Victoria Coyne, Shella Ali, Loreen Russo, Cindy Tarafa, Meyling Calero, Diane Balceiro** and **Realtor,** \_\_\_\_\_ and all representatives of **Short Sale Innovations and the Law Offices of Paul A. Krasker** to correspond with the Lender regarding the Short Sale of our property located at \_\_\_\_\_

The information obtained will only be used for the process of my Short Sale with the Lender listed below.

Borrower Name: \_\_\_\_\_

Co-Borrower Name: \_\_\_\_\_

Mailing Address (if different): \_\_\_\_\_

Home Phone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_

Borrower SSN: \_\_\_\_\_ Co-Borrower SSN: \_\_\_\_\_

D.O.B: \_\_\_\_\_ D.O.B: \_\_\_\_\_

Lender: \_\_\_\_\_

Loan No: \_\_\_\_\_

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower Signature

\_\_\_\_\_  
Date

**Financial Analysis Worksheet**  
**BORROWER 1:**



Borrower Information	
Borrower name:	
Property address:	
Mailing address:	

Monthly Income Data	
Description	Monthly Income
NET - Salary / Wages	\$
NET - Other Income	\$
Bonus	\$
Social Security	\$
Alimony / Child Support	\$
Investment Property	\$
Interest / Dividends	\$
<b>TOTAL INCOME</b>	\$

Secured Debt	
Description	Monthly Payment
1st Mortgage	\$
2nd Mortgage	\$
Rental 2	\$
Student Loan	\$
Auto Lease / Leases	\$
Recreational	\$
HOA's	\$
Insurance	\$
Other Debt	\$
Other Debt	\$
Other Debt	\$
<b>TOTAL SECURED DEBT PAYMENTS</b>	\$

Assets / Liabilities	
Description	Est. Value
Home	\$
Other Property	\$
Automobile	\$
Automobile	\$
Bank Accounts	\$
IRA / 401K	\$
Stocks/Bonds/CD/etc.	\$
Other	\$
Other	\$

Unsecured Debt	
Description	Monthly Payment
Credit Card 1	\$
Credit Card 2	\$
Credit Card 3	\$
Credit Card 4	\$
Credit Card 5	\$
Credit Card 6	\$
Credit Card 7	\$
Personal Loan 1	\$
Personal Loan 2	\$
Medical Bills	\$
Other Debt	\$
<b>TOTAL SECURED DEBT PAYMENTS</b>	\$



**Financial Analysis Worksheet**  
**BORROWER 2:**



Borrower Information	
Co-Borrower name:	
Property address:	
Mailing address:	

Monthly Income Data	
Description	Monthly Income
NET - Salary / Wages	\$
NET - Other Income	\$
Bonus	\$
Social Security	\$
Alimony / Child Support	\$
Investment Property	\$
Interest / Dividends	\$
<b>TOTAL INCOME</b>	\$

Secured Debt	
Description	Monthly Payment
1st Mortgage	\$
2nd Mortgage	\$
Rental 2	\$
Student Loan	\$
Auto Lease / Leases	\$
Recreational	\$
HOA's	\$
Insurance	\$
Other Debt	\$
Other Debt	\$
Other Debt	\$
<b>TOTAL SECURED DEBT PAYMENTS</b>	\$

Assets / Liabilities	
Description	Est. Value
Home	\$
Other Property	\$
Automobile	\$
Automobile	\$
Bank Accounts	\$
IRA / 401K	\$
Stocks/Bonds/CD/etc.	\$
Other	\$
Other	\$

Unsecured Debt	
Description	Monthly Payment
Credit Card 1	\$
Credit Card 2	\$
Credit Card 3	\$
Credit Card 4	\$
Credit Card 5	\$
Credit Card 6	\$
Credit Card 7	\$
Personal Loan 1	\$
Personal Loan 2	\$
Medical Bills	\$
Other Debt	\$
<b>TOTAL SECURED DEBT PAYMENTS</b>	\$



**Listing agent please provide this information  
It is crucial to the process the lender's representative gains access to the property in a timely manner**

## **APPRAISAL AND BPO CONTACT SHEET**

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**AGENT/SELLER**

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**PHONE**

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**EMAIL**

# HOA CERTIFICATION FORM

**\*\*\*\*\*MANDATORY\*\*\*\*\***

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**THIS INFORMATION IS EXTREMELY IMPORTANT WHEN NEGOTIATING YOUR SHORT SALE**

**Name of Homeowner(s):** \_\_\_\_\_

**Property Address:** \_\_\_\_\_

**Management Company:** \_\_\_\_\_

**Telephone No:** \_\_\_\_\_

**Monthly Fee:** \$ \_\_\_\_\_ **\*IS PAYMENT CURRENT: YES [ ] / NO [ ]**

**Delinquent Amount:** \$ \_\_\_\_\_

**Attorney Handling Collection:** \_\_\_\_\_

**Attorney Phone & Fax Number:** \_\_\_\_\_

**(PLEASE OBTAIN A FREE COPY OF A LEDGER, CURRENT INVOICE OR COLLECTION NOTICE FROM YOUR HOA)**

**I HEREBY CERTIFY THE ABOVE INFORMATION IS TRUE AND COMPLETE. ADDITIONALLY, I SHALL ASSUME ANY SHORTAGES IF ANY CONDO AND/OR HOA FEES ARE DELINQUENT AT TIME OF CLOSING.**

X \_\_\_\_\_ Date \_\_\_\_\_

X \_\_\_\_\_ Date \_\_\_\_\_



## Example Hardship Letter

Name: (Your Name)

Address: (Your Address)

Lender Name: (Your Lender)

Loan #: (your Loan #)

To Whom It May Concern:

I am writing this letter to explain my the circumstances that have caused us to become delinquent on my mortgage. We have done everything in our power to make ends meet but unfortunately we have fallen short and would like you to consider approving a short sale of our home.

The main reason we fell behind on our mortgage is **(insert reason here and don't be too lengthy and long winded)**. Now, it's to the point where we cannot afford to pay what is owed to (lender). While we would like to pay what we owe we have exhausted all of our resources so we are turning to you for help.

I ask that you please accept the amount offered on a Short Sale of our home. I deeply appreciate if you could work with my buyer, so I can settle my debt with you.

I am deeply disappointed to be in this situation and would like to avoid further embarrassment of a negative credit connotation of foreclosure.

If you have any questions, please contact the Law office of Paul A. Krasker whom I have authorized to assist me in this process. They can be reached at 561-515-2920.

I, **(your name)**, state that the information provided above is true and correct to the best of my knowledge.

We truly hope that you will consider working with us.

Sincerely,

Borrower's Signature and 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	Co-Borrower
<input type="checkbox"/> 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	<input type="checkbox"/> 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



Department of the Treasury  
Internal Revenue Service

► **Request may be rejected if the form is incomplete or illegible.**

**Tip.** Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at [IRS.gov](http://IRS.gov) and click on "Order a Transcript" or call 1-800-908-9946. 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.

<b>1a</b> Name shown on tax return. If a joint return, enter the name shown first.	<b>1b</b> First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
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<b>2a</b> If a joint return, enter spouse's name shown on tax return.	<b>2b</b> Second social security number or individual taxpayer identification number if joint tax return
---	--

**3** Current name, address (including apt., room, or suite no.), city, state, and ZIP code (See instructions)

**4** Previous address shown on the last return filed if different from line 3 (See instructions)

**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.** If the transcript is being mailed to a third party, ensure that you have filled in line 6 and line 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy.

**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. A tax return transcript does not reflect changes made to the account after the return is processed. 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. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. 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 2007, filed in 2008, will not be available from the IRS until 2009. 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. **Note.** For transcripts being sent to a third party, this form must be received within 120 days of signature date.

Telephone number of taxpayer on line 1a or 2a

<b>Sign Here</b>	Signature (see instructions)	Date
	Title (if line 1a above is a corporation, partnership, estate, or trust)	
	Spouse's signature	Date

## General Instructions

**Purpose of form.** Use Form 4506-T to request tax return information. You can also designate a third party to receive the information. See line 5.

**Tip.** Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

**Where to file.** Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different RAVS teams, send your request to the team based on the address of your most recent return.

**Automated transcript request.** You can quickly request transcripts by using our automated self help-service tools. Please visit us at [IRS.gov](http://IRS.gov) and click on "Order a Transcript" or call 1-800-908-9946.

### Chart for individual transcripts (Form 1040 series and Form W-2)

#### If you filed an individual return and lived in:

#### Mail or fax to the "Internal Revenue Service" at:

Florida, Georgia (After June 30, 2011, send your transcript requests to Kansas City, MO)	RAIVS Team P.O. Box 47-421 Stop 91 Doraville, GA 30362 770-455-2335
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Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	RAIVS Team Stop 6716 AUSC Austin, TX 73301  512-460-2272
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Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	RAIVS Team Stop 37106 Fresno, CA 93888  559-456-5876
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Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	RAIVS Team Stop 6705 P-6 Kansas City, MO 64999  816-292-6102
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## Chart for all other transcripts

#### If you lived in or your business was in:

#### Mail or fax to the "Internal Revenue Service" at:

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409  801-620-6922
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Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250  859-669-3592
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**Line 1b.** Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

**Line 3.** Enter your current address. If you use a P. O. box, include it on this line.

**Line 4.** Enter the address shown on the last return filed if different from the address entered on line 3.

**Note.** If the address on Lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address.

**Line 6.** Enter only one tax form number per request.

**Signature and date.** Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected.

**Individuals.** Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

**Corporations.** Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

**Partnerships.** Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

**All others.** See Internal Revenue Code section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

**Documentation.** For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the Letters Testamentary authorizing an individual to act for an estate.

### Privacy Act and Paperwork Reduction Act

**Notice.** We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 10 min.; **Preparing the form**, 12 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to the Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224. Do not send the form to this address. Instead, see *Where to file* on this page.

## Short Sale Innovations Contact Information

Short Sale Innovations

[WWW.SHORT-SALE-INNOVATIONS.COM](http://WWW.SHORT-SALE-INNOVATIONS.COM)

Main: 561- 515-2920

Fax: 561-300-2142

Toll Free: 866-548-9421

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Homeowners Assistance Division: 877-332-1965

