



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 bank statements, paycheck stubs, and mortgage statements (on all mortgages) as you get them. Also, please check the FORMS section on our website for any LENDER SPECIFIC forms required by your bank in addition to the documents listed below.

- 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
- Hardship Letter (see samples)
- Financial Worksheet (provided)
- Any LENDER SPECIFIC forms required by your bank.
- Other:
- Other:

PLEASE FAX THE ABOVE ITEMS TO (909)373-1159
ATTENTION: Tony Diaz/Lauren Uribe



Authorization to Release Information

I hereby authorize **Tony Diaz and Lauren Uribe of NPHS** whose phone no. is (909) 373-1592 and fax no. is **(909) 373-1159** and/or designate agent, assistant, Title Company or it's agents to verify any and all information pertaining to the mortgage or property detailed below.

It is understood a photocopy or fax of this form will also serve as authorization.

Property

Property Address

1st Mortgage

Mortgage Company

Account No.

Phone No.

Fax No.

Address

City

State

Zip

Loss Mitigation Contact

Direct Phone if Available

2nd Mortgage

Mortgage Company

Account No.

Phone No.

Fax No.

Address

City

State

Zip

Loss Mitigation Contact

Direct Phone if Available

Association (If any)

Account No.

Management Company

Phone No.

Fax No.

Authorized By

Borrower Signature

Social Security No.

Date of Birth

Print Name

Borrower Signature

Social Security No.

Date of Birth

Print Name



HOMEOWNER FINANCIAL WORKSHEET

Borrower Name: _____

Co-Borrower Name: _____

1st Loan Number: _____

2nd Loan Number: _____

INCOME – TAKE HOME PAY

	DEBTOR	CO-DEBTOR	TOTAL
Primary Job			
Part Time Job (net)			
Retirement- Military			
Retirement – Civil Service			
Support/Alimony			
Social Security			
Room & Board/Rent			
Total Net Income	\$ _____	\$ _____	\$ _____

How often is Borrower paid? Every Wk ___ Every 2 Wks ___ Twice a Month ___ Once a Month ___

How often is Co-Borrower paid? Every Wk ___ Every 2 Wks ___ 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			
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.			
Homeowners Insurance			Only list if not in Mtg. payment

Real Estate Tax			Only list if not in Mtg. payment
Personal Property Tax			Applies only in some states
Groceries			
School Lunches			
Transportation, Parking, Tolls			
Clothing			
Dry Cleaning/Laundry			
Cell Phone			
Internet Service			
Homeowners Assn. Dues			
Recreation/Spending Money			
Charitable Donations			
Total Monthly Expenses:	\$	\$	

A. Total Monthly Income: \$ _____ \$ _____
B. Total Monthly Expenses: \$ _____ \$ _____
C. Residual Income: \$ _____ \$ _____

Balance in 401K: _____ Cash Value of Stocks: _____
Balance in IRA: _____ Other Valuables to be sold: _____
Cash on Hand: _____

I/We have described my/our financial condition in the enclosed Financial Status Report and certify that all information, as well as all Attachments, is true, accurate and correct to the best of my/our knowledge. I/We understand that submission of this information in no way obligates my lender, servicer, Veterans Affairs, FHA, HUD, the investor, the Mortgage Insurers, _____(AGENT), or _____(BROKERAGE) to provide assistance to me or stop the foreclosure process.

I/We hereby authorize my/our lender, servicer, Veterans Affairs, FHA/HUD, the investor or the Mortgage Insurers to:

1. Order a credit report from any credit reporting agency.
2. Order a title search from any title agency.
3. Verify the accuracy of the information contained in this Financial Status Report, including without limitation, any current or previous employment information.

I/We agree that I/we will notify the AGENT and BROKERAGE mentioned above, my lender, Veterans Affairs, FHA/HUD, the investor, or the Mortgage Insurers immediately of any material change in the financial information that I/We have provided herein. If I/we fail to do so, or if it is determined that the financial information provided herein has been misrepresented by me, and lender, servicer, Veterans Affairs, FHA/HUD, the investor or the mortgage insurers makes decisions which would not have been made had the true facts been known, then (1) I shall be liable for all costs (fees) incurred or damages suffered by lender, servicer, Veterans Affairs, FHA/HUD, the investor, the mortgage insurers or AGENT and BROKERAGE above and (2) lender, Servicer, Veterans Affairs, FHA/HUD, the investor, the mortgage insurers and/or AGENT shall have the right, in its sole discretion, to terminate any arrangement or agreement that has been extended to me based, in whole or in part, on the inaccurate or incomplete information that I/We have provided.

Borrower Signature: _____ Co-Borrower Signature: _____

Printed Name: _____ Printed Name: _____

Date: _____ Date: _____

“SAMPLE HARDSHIP LETTER”

(Date)

(Lender)

(Attn: Loss Mitigation)

RE: Hardship Letter - (Property Address)

Account Number

To Whom It May Concern:

I purchased my home in 2004 and we had the income at the time to support the mortgage.

In early 2006, my mother was diagnosed with Alzheimer’s Disease and needed to be put in a nursing home which was very expensive. She later passed away in November 2006 and my husband lost his job and has since taken a significance cut in pay. We love our home and do not want to lose it but we have come to terms with the fact that we cannot afford to keep it.

This left me with the financial burden of paying the mortgage. I make \$35,000 annually and I have exhausted all of my savings, IRAs and my children's college funds in which I used to keep the mortgage payments current until May 2007.

In May 2007, I was no longer able to make payments and inquired about partial payments, payment plans, and refinance; I was denied on all accounts. In July 2007, I put the house up for sale with (*Your Agent’s Name and Brokerage Firm*) who specializes in pre-foreclosure properties and short sales.

My financial situation cannot sustain a home mortgage of nearly \$2800 per month. I want to sell the home, avoid foreclosure and salvage my credit. I know that a foreclosure on my record will affect me for years to come, I would ask that you please assist me in avoiding this.

Since the house has been on the market this is the only offer that we have received. Please accept this offer as payment in full. My realtor will continue to market the house and if we receive any other offer they will be forwarded to you immediately.

I deeply appreciate your help and understanding in this matter. If you have any questions, or need anything further from me, please contact my agent or me personally.

Sincerely,

Jane Seller



Third Party Authorization Form

Servicer: _____ Loan Number: _____

Borrower: _____ Co-Borrower: _____

Property Address: _____

I/We hereby authorize National Quick Sale to disclose information as necessary to process a short sale or otherwise as allowed by law. This allows NQS to speak to anyone regarding our mortgage loan account, including, but not limited to, a spouse not on the mortgage note, real estate agents, a Government Sponsored Entity, private mortgage insurer or other third parties required for processing my/our short sale. My/our mortgage servicer is also authorized to release information on my/our loan to National Quick Sale and to its agents or assigns and to assist in negotiations required to complete the short sale of my/our property. I/we understand that NQS will attempt to negotiate a short sale on my/our behalf with some or all of the owners of liens on my/our property. I/we further understand all financial information disclosed will be for the purpose of procuring a short sale and is required by my/our lender/mortgage servicer. NQS has not made any promises, guarantees or representations about its ability to negotiate the short sale with my/our lender/mortgage servicer, nor any such representations, promises or guarantees that lender/mortgage servicer will or will not proceed with foreclosure.

Designated Agents:

Name

Contact Number

Name

Contact Number

Borrower Signature: _____ Date: _____

Co-Borrower Signature: _____ Date: _____