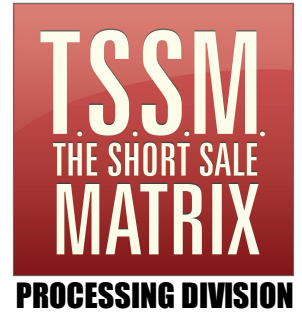


The Short Sale Matrix – Processing Division

Short Sale Package Requirements



Option A – We Process the Short Sale

1. Listing Agreement
2. C.A.R. – Referral Fee Agreement
3. Purchase Agreement – FULLY EXECUTED
4. Buyers Pre-Approval Letter and/or Proof of Funds.
5. MLS printout
6. Comparative Market Analysis with comparable printouts.
7. Title Report – with all current docs (i.e., Grant Deed, Trust Deed, Miscellaneous Liens, etc.)
8. Lender required Short Sale documentation;
 - A. Third Party Authorization
 - B. Hardship Letter
 - C. Financial Statement
 - D. (2) Two months **CURRENT** Pay Stubs. If self employed, provide last three months Profit and Loss Statement.
 - E. (2) Two months **CURRENT** Bank Statements.
 - F. Last (2) two years tax returns
 - G. Current mortgage coupon for all lenders of record
 - H. Home Owner Association information (if applicable)
9. The following items would be helpful from the Sellers, but are not a requirement to process a Short Sale:
 - A. Copy of Notice of Default (if filed with the County Recorder).
 - B. Copy of Notice of Trustee Sale (if filed with the County Recorder).
 - C. Bankruptcy discharge paperwork (if applicable).
 - D. Any documentation supporting Sellers hardship and inability to make mortgage payments.

Option B – The Hybrid

1. Listing Agreement
2. C.A.R. – Referral Fee Agreement
3. Purchase Agreement – Fully Executed
4. Buyers Pre-Approval Letter and/or Proof of Funds.
5. MLS printout
6. Comparative Market Analysis with comparable printouts.
7. Title Report – with all current docs (i.e., Grant Deed, Trust Deed, Miscellaneous Liens, etc.)

Option C – The Straight Referral

1. Listing Lead Referral form
2. C.A.R. – Referral Fee Agreement