



who moves you

### **Items to Include in Short Sale package**

In order to prepare for the approval process on your property, the following items will be required when the short sale package is submitted. The omission of any item could cause the process to be delayed by weeks or months. Please let us know if there is anything we can do to assist in being as prepared as possible.

#### **Items to be Provided by Seller**

1. Signed authorization form, allowing the Csira Group and escrow to negotiate with lender(s) on your behalf;
2. Hardship letter signed by seller – emotional ones tend to be more impactful (e.g. health reasons, divorce, loss of job);
3. Information Sheet completed by seller(s);
4. Borrower's income/employment verification;
5. Completed financial evaluation form (sample available);
6. Borrower's recent three months of bank statements;
7. Last two years of recent tax returns;
8. If you have a home owner's association, who is it and when was your last payment made?

#### **Items to be Provided by Prudential**

9. All listing agent's contact information;
10. Listing Agreement;
11. Purchase Agreement/Offer;
12. Broker Price Opinion (BPO);
13. HUD1 (also referred to as Net Sheet);
14. Cover letter and Table of Contents

Short sales tend to be long, tedious and frustrating transactions. We have found that by preparing this information in advance, the process can go much more quickly and with less friction.