



2150 Seven Springs Blvd, Trinity FL 34655

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www.dynamictitle.com

Welcome,

You will be assisted by a short sale specialist to help with the sale of your property. To process the Short Sale, your lender requires information and paperwork from you. Please be sure to provide everything required. Any delays or missing paperwork could give your lender reason to close your file. **Your lender requires the following:**

**From You (as the borrower):**

1. **Financial Worksheet**- A breakdown of all your income and expenses (completed, signed and dated)
2. **Hardship letter** -explanation of what happened to cause you to fall behind, when it happened, (series of events causing the hardship)
3. **Pay Stubs** - one month. If self-employed, will need a profit and loss statement
4. **Bank Statements** - most recent two months
5. **Tax Returns** - last two years (complete returns) signed and dated

**From Your Agent:**

1. **Listing Agreement**
2. **Contract** - signed and dated by buyers and sellers
3. **Buyers Pre-qualification letter if financing or proof of funds if CASH buyer**

**From Dynamic Title:**

1. **Estimated HUD-1 or Settlement Agreement**
2. **Liens on property**- any paperwork regarding any liens and/or judgments
- 3.

\*\*In some cases your lender or loan type may require additional documentation, or they may require that you update your documentation, so always keep important paperwork handy and be ready for those requests! Please be sure to complete the Short Sale Questionnaire as this helps us help you.

We will need an Authorization (included in package) in order to even **begin** the Short Sale Process. This will allow correspondence with your lender and any other parties involved where they are requiring a signed authorization. We will be able to communicate on your behalf to a successful short sale. **PLEASE KEEP IN MIND, THAT THIS IS A LENGTHY PROCESS.** Each bank varies with time frames to complete short sales so please be patient.