

**SHORT SALE CHECKLIST – INFORMATION GATHERING**

- Authorization Form
- Hardship letter (What caused you to get behind, when did the hardship occur, is this an ongoing hardship, do you have additional expenses because of the hardship)
- Three most recent bank statements (for all checking accounts of Borrower(s))
- Three most recent bank statements (for all savings accounts of Borrower(s))
- Income tax returns from the past two years for all borrowers
- W2s from the past two years for all borrowers (if not included in tax returns)
- Past three paycheck stubs for all borrowers
- Last quarter's retirement/investment statements
- Financial worksheet (see below)

**Financial Worksheet**

**Monthly Income**

	Monthly Gross Salary/Wages
	Unemployment Income
	Child Support Alimony
	Disability Income
	Rental Income
	Interest Dividend Income
	Other Income: _____

**Monthly Expenses**

	Mortgage 1st
	Mortgage 2nd
	Other Mortgages/Rent Pmts
	Property Taxes (if not included in Mortgage pmt)
	Homeowners Inc (if not included in Mortgage pmt)
	Homeowner's Association Dues
	Auto Loan 1st
	Auto Loan 2nd
	Alimony
	Child Support
	Child Care
	Monthly Credit Card Bill Pmts
	Utilities (Gas/Electric/Garbage/Water)
	Home Telephone
	Cell Phone
	Cable
	Auto Insurance
	Health Insurance
	Life Insurance
	Doctor Bills/Prescriptions
	Dentist
	Food/Groceries
	Gas
	Student Loans
	Other Loans
	Other Bills: _____