

REALTOR® short sale guide



What is a short sale?

A short sale is a work out program that allows the customer to sell the home for less than the total amount owed. Upon final approval, a short sale can help homeowners avoid further collection activity or foreclosure action.

How to get started

- Homeowner is required to call the Short Sale Phone team at **1-866-903-1053**. Financial information is reviewed and pre-foreclosure sale counseling is completed.
- The REALTOR® faxes the complete short sale package to **1-866-359-1975**, Attn: Setup.
- If the property is located in Alaska call **1-888-833-6711**.

Documents required to begin an application

From the REALTOR

- Fully executed listing agreement

From the Homeowner

- Signed and dated financial worksheet listing all monthly expenses.
- Signed and dated hardship letter (why they are unable to pay the mortgage).
- Letter authorizing the REALTOR access to information on the account. It must be dated and include the last 4 digits of the borrower's Social Security Number, their signature, the full account number and the property address.

Additional information

- Short sale approval is good for 30 days. If closing does not occur within 30 days, the entire short sale package may need to be resubmitted with updated information, or the approval process may need to start over.
- REALTOR or homeowner inquiries should be directed to the negotiator assigned to the file, whose information will be communicated during the introduction call.
- REALTORS are generally allowed 5% to 6% commission based on investor rules. If dual agency applies, maximum commission is 5%. Some investors operate on a reduced commission structure and the actual commission schedule can be confirmed during the introduction call.
- This must be an "arms-length" transaction. The property may not be sold to anyone the seller has a close personal or business relationship with including family, friends or neighbors.
- During the introduction call the following will be addressed:
 - Commissions
 - Fees and costs
 - Pricing of the property
 - Timeline
- In order to reduce the 25 day response time the liquidation team is strongly recommending that the homeowner and/or REALTOR notify Wells Fargo Home Mortgage of their intention to sell their property as soon as the listing contract is signed. This will allow us to complete the property valuation and borrower financial evaluation prior to receiving an offer. This significantly reduces the short sale decision time on a submitted offer.
- In some cases investors and/or PMI companies require the mortgagors to sign an unsecured note for some or all of the difference between the net proceeds from the sale and the total amount due. This is communicated as part of the response on a short sale offer.

Together we'll go far



Wells Fargo Short Sale Guide 1

Ensheng Dong

A red circular graphic with a gradient, appearing as a partial circle or a thick arc, located to the right of the author's name.

Wells Fargo Short Sale Guide 1:

Lawyers Desk Book, 2013 Edition Dana Shilling, 2012-12-20 Lawyer s Desk Book is an extraordinary guide that you can afford to be without Used by over 150 000 attorneys and legal professionals this must have reference supplies you with instant authoritative legal answers without exorbitant research fees Packed with current critical information Lawyer s Desk Book includes Practical guidance on virtually any legal matter you might encounter real estate transactions trusts divorce law securities mergers and acquisitions computer law tax planning credit and collections employer employee relations personal injury and more over 75 key legal areas in all Quick answers to your legal questions without having to search stacks of material or wade through pages of verbiage Key citations of crucial court cases rulings references code sections and more More than 1500 pages of concise practical insightful information No fluff no filler Just the facts you need to know The Lawyer s Desk Book 2013 Edition incorporates recent court decisions legislation and administrative rulings Federal statutes and revised sentencing guides covered in this edition reflect a growing interest in preventing terrorism punishing terror related crimes and promoting greater uniformity of sentencing There is also new material on intellectual property law on legislation stemming from corporate scandals such as the Sarbanes Oxley Act and on legislation to cut individual and corporate tax rates such as the Jobs and Growth Tax Relief Reconciliation Act Chapters are in sections on areas including business planning and litigation contract and property law and law office issues *The Julius Cahn-Gus Hill Theatrical Guide and Moving Picture Directory*, 1899 *An Overview of the Credit Reporting System* United States. Congress. House. Committee on Financial Services. Subcommittee on Financial Institutions and Consumer Credit, 2015 Farmers' Guide, 1898 Julius Cahn's Official Theatrical Guide, 1899 *The Rough Guide to Alaska* Paul Whitfield, 2004 The Rough Guide to Alaska is the indispensable guidebook to one of the world's greatest adventure destinations The Rough Guide will ensure the reader gets the most from their time in this extraordinary region The opening pages feature a full colour introduction to Alaska's highlights with inspirational photography of the stunning sights and activities on offer from viewing the ethereal glow of the Northern Lights to cruising the epic highways There are evocative accounts of the state's vast wilderness from the majestic peak of Denali to the glaciers of Prince William Sound and lively reports on Anchorage Fairbanks and all Alaska's rough hewn towns There is also expert advice on the multitude of outdoor activities such as hiking mountain biking rafting fishing and kayaking plus lesser known activities such as panning for gold or riding a husky sled **Catalog of Copyright Entries. Part 1. [B] Group 2. Pamphlets, Etc. New Series** Library of Congress. Copyright Office, 1928 *Credit Derivatives and Structured Credit* Richard Bruyere, Regis Copinot, Loic Fery, Christophe Jaeck, Thomas Spitz, 2006-06-14 Over the past decade credit derivatives have emerged as the key financial innovation in global capital markets At end 2004 the market size hit 6.4 billion in notional amounts from virtually nothing in 1995 This rise has been spurred by the imperative for banks to better manage their risks not least credit risks and the appetite shown by institutional investors and hedge funds for

innovative high yielding structured investment products As a result growth in collateralized debt obligations and other second generation products such as credit indices is currently phenomenal It is enabled by the standardization and increased liquidity in credit default swaps the building block of the credit derivatives market Written by market practitioners and specialists this book covers the fundamentals of the credit derivatives and structured credit market including in depth product descriptions analysis of real transactions market overview pricing models banks business models It is recommended reading for students in business schools and financial courses academics and professionals working in investment and asset management banking corporate treasury and the capital markets Highlights include Written by market practitioners and specialists with first hand experience in the credit derivatives and structured credit market A clearly written pedagogical book with numerous illustrations Detailed review of real case transactions A comprehensive historical perspective on market developments including up to date analysis of the latest trends

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