

Short sale package requirements: from the seller

The seller must provide these documents, which the real estate agent will then submit to STM so the offer can be negotiated:

- Signed and dated financial worksheet listing all monthly expenses
- Signed and dated hardship letter (an explanation of why the seller is unable to pay the mortgage)
- Letter authorizing the real estate agent access to information on the account (must be dated and include the last 4 digits of the seller's Social Security Number and signature, the full account number and the complete property address)
- Last two (2) years income tax returns
- Two (2) most recent bank statements (within 30 days)
- Third party authorization form (to give STM permission to speak with real estate agent, attorney or other third party)
- Current year-to-date profit and loss statement (if self-employed)
- Two (2) most recent pay stubs (within 30 days)



Short Sale Guide For California Agents

Clemens Wendtner



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