

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 Documents

**United States. Congress. Senate.
Committee on the Judiciary**



Wells Fargo Short Sale Documents:

Underwater Chris Lauer, 2014-03-01 Just about every month housing values in the U S fall That in turn increases the number of people who owe more on their houses than they are worth either trapping them in homes they may no longer want or putting them in danger of financial catastrophe if they lose a job or are otherwise unable to meet the mortgage Underwater Options When Your Mortgage Is Upside Down offers valuable advice to homeowners on ways they can unload a house they no longer want save a home from foreclosure or undergo foreclosure and start anew The book offers smart advice from lawyers bankers real estate agents personal finance experts and homeowners who have seen the foreclosure process firsthand as well as those who have been able to save their homes through loan modifications and other creative methods Those faced with tough choices will find invaluable guidance to help them make well informed decisions while managing the emotional fallout each brings Many of the eleven million people in the U S now facing the underwater dilemma wonder Is staying put the only option What if I can't pay the monthly mortgage bill Can I save my home Underwater Options When Your Mortgage Is Upside Down outlines the options when foreclosure is a good idea how to best protect the equity you've built up the financial repercussions of going into foreclosure strategies for renegotiating a loan taking advantage of government programs designed to keep you happily housed and more Veteran financial journalist Chris Lauer provides the facts ideas and advice that can help any underwater homeowner especially those facing foreclosure make smart decisions for a better future

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Mortgage Modifications During the Foreclosure Crisis United States. Congress. Senate. Committee on the Judiciary,2010 **The American Philatelist** ,1887 *Financial Disclosure Reports of Members of The U.S. House of Representatives, (Volume 3 of 4), July 24, 2006, 109-2 House Document No 109-128 ,2006* **Role of the Lending Industry in the Home Foreclosure Crisis** United States. Congress. House. Committee on the Judiciary. Subcommittee on Commercial and Administrative Law,2010 *California. Court of Appeal (2nd Appellate District). Records and Briefs California (State).*, Received document entitled APPENDIX FOR RESPONDENT S BRIEF *Predatory Lending and the Destruction of the African-American Dream* Janis Sarra,Cheryl L. Wade,2020-07-09 Since the Great Recession of 2008 the racial wealth gap between black and white Americans has continued to widen In *Predatory Lending and the Destruction of the African American Dream* Janis Sarra and Cheryl Wade detail the reasons for this failure by analyzing the economic exploitation of African Americans with a focus on predatory practices in the home mortgage context They also examine the failure of reform and litigation efforts ostensibly aimed at addressing this form of racial discrimination This research augmented by first hand narratives provides invaluable insight into the racial wealth gap by vividly illustrating the predation that targets African American consumers and examining the intentionally obfuscating settlement terms of cases brought by the U S Department of Justice states attorneys and municipalities The authors conclude by offering structural systemic changes to address predatory practices This important work should be read by anyone seeking to understand racial inequality in the United States **The Bankster Busters' Bible** G. Malcolm Doney,2014-05-24 WHAT THIS BOOK IS ABOUT AND WHY IT IS IMPORTANT This is the book the Banksters DO NOT want you to read G Malcolm Doney Author The title of this Book conveys a great deal of what this subject is about It is the Bankster Busters Bible and carries the sub title How to Fight the Banks and Win which was the title of the first on line publication by this author in 2009 So what exactly is a Bankster Well it sounds a lot like Gangster and the icon on the book s cover is meant to convey that meaning This title was bestowed upon the Banking industry during The Great Depression following the 1929 Stock Market Crash and in the opinion of the author no title was more justly deserved Since those terrible days deliberately orchestrated by Banksters those interrelated industries that control our entire financial system have become even more skilled at the manipulation of the apparent value of fiat money and real assets to its advantage all behind a mask of respectability but to the considerable disadvantage of the American people and the rest of the world s population In 1914 the Banking industry pulled its biggest confidence trick ever when it persuaded the American Congress and its then President to create the Federal Reserve a private bank and to delegate to the owners and controllers of that private bank the power to create and control the country s legal tender the US Dollar Once that scam was securely established as part of the system and the people got used to it the

powers of the Feds as they became known were stealthily increased until most citizens in the United States now mistakenly believe that it is a government department whose function is to control the economy by ironing out the excess highs and lows of natural market forces The truth is that it actually deliberately creates those excesses in order to subject Americans to the cruelest tax of all time that of the hidden costs of the manipulation of the Dollar and other world currencies Examples of how this has worked to the disadvantage of Americans are the many stock market debacles and the manipulation of foreign currencies to force devaluations

The New Pleading, Practice, Parties and Forms Under the Code Clement Bates,1923 **The Failure of Common Knowledge (LFB) , Records and Briefs of the United States Supreme Court ,1832 California. Court of Appeal (3rd Appellate District). Records and Briefs** California (State)., **California. Court of Appeal (5th Appellate District). Records and Briefs** California (State)., *House documents* ,1891

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