

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

Mike Jess

A red circular graphic with a gradient, appearing as a partial circle or a stylized arrow pointing to the right, located to the right of the name bar.

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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 California. Court of Appeal (1st Appellate District). Records and Briefs California (State)., Number of Exhibits 1

California. Court of Appeal (4th Appellate District). Division 2. Records and Briefs California (State)., **New York Court of Appeals. Records and Briefs.** New York (State). Court of Appeals., 1951 Volume contains need index past index 6 Adler v Pater need index past index 6 Adler v Pater need index past index 6 Matter of Ahern v South Buffalo Rwy Co need index past index 6 Anderson v Brown need index past index 6 Appleman v Shorewood Realty Corp need index past index 6 Appleman v Shorewood Realty Corp need index past index 6 Auer v Auer need index past index 6 Auer v Auer need index past index 6 Matter of Auster v Weberman need index past index 6 Matter of Auster v Weberman need index past index 6 Matter of Auster v Weberman need index past index 6 Bakal v University Heights Sanitarium Inc need index past index 6 Bakal v University Heights Sanitarium Inc need index past index 6 Bakal v University Heights Sanitarium Inc need index past index 6 Matter of Balbach need index past index 6 Matter of Balbach need index past index 6 People ex rel Bianculli v McDonnell need index past index 6 People ex rel Bianculli v McDonnell need index past index 6 People ex rel Bianculli v McDonnell need index past index 6 Matter of Bd of Ed of Union Free School Dist No 1 need index past index 6 Matter of Bd of Ed of Union Free School Dist No 1 need index past index 6 Matter of Bd of Ed of Union Free School Dist No 1 need index past index 6 Matter of Bd of Ed of Union Free School Dist No 1 need index past index 6 Boardwalk Stores Corp v City of N Y need index past index 6 Boardwalk Stores

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and Briefs California (State)., Received document entitled APPENDIX FOR RESPONDENT S BRIEF **Predatory Lending
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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
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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

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