

**AUTHORIZATION TO RELEASE INFORMATION FOR SHORT SALE**

**Seller:** \_\_\_\_\_  
Home Phone: \_\_\_\_\_  
Cell Phone: \_\_\_\_\_  
Email: \_\_\_\_\_  
Current Mailing Address: \_\_\_\_\_  
\_\_\_\_\_

**Listing Agent:** \_\_\_\_\_  
Business Phone: \_\_\_\_\_  
Cell Phone: \_\_\_\_\_  
Email: \_\_\_\_\_

**Buyer's Agent:** \_\_\_\_\_  
Cell/Bph Phone: \_\_\_\_\_  
Email: \_\_\_\_\_

**Buyer's Name :** \_\_\_\_\_

**1<sup>st</sup> Lien Negotiator:** \_\_\_\_\_  
Business Phone: \_\_\_\_\_  
Email: \_\_\_\_\_

**Title:** \_\_\_\_\_  
Business Phone: \_\_\_\_\_  
Email: \_\_\_\_\_

**Escrow:** \_\_\_\_\_  
Business Phone: \_\_\_\_\_  
Email: \_\_\_\_\_

**Attorney:** \_\_\_\_\_  
Business Phone: \_\_\_\_\_  
Email: \_\_\_\_\_

To Whom It May Concern:

I/We authorize you to provide all of the above parties involved, all information and/or documentation that they might reasonably request. Such information includes, but is not limited to account balances, credit history, monthly payment amounts, loan status, and repayment or settlement/shortsale negotiations.

A copy of this authorization, including a facsimile transmission or scanned copy, may be accepted as an original. Your prompt reply to Real Time Resolutions, Inc. is appreciated. This authorization is valid until revoked in writing.

X \_\_\_\_\_  
Borrower: \_\_\_\_\_ Social Security Number

X \_\_\_\_\_  
Borrower: \_\_\_\_\_ Social Security Number



Loan #

**ALL ITEMS ARE REQUIRED AND MUST BE PRESENT IN ORDER FOR REVIEW FOR CONSIDERATION**

**Please email initial short sale package to [repsupport@rtresolutions.com](mailto:repsupport@rtresolutions.com) for processing (please do not request updates through this email). Please contact your negotiator seven to ten business days following transmission.**

- 1. Contact information for all parties involved** *(must include email addresses)*
  - a. Brokers and attorneys from both sides of transaction.
  - b. Primary seller's information must be filled and verified before negotiation begins. (home phone, cell phone, current address, and email)
  - c. Name and number of 1<sup>st</sup> lien negotiator
- 2. Broker / Realtor / Attorney authorization letter**
- 3. Listing Agreement and Current MLS Worksheet**
- 4. Pre HUD/Net Sheet and Final HUD upon closing**
  - a. This itemized document must include the following:
    - i. 1<sup>st</sup> mortgage proceeds (offer typically in Line 504) OFFER AMOUNT: \$ \_\_\_\_\_
    - ii. 2<sup>nd</sup> mortgage proceeds (offer typically in Line 505) OFFER AMOUNT: \$ \_\_\_\_\_
    - iii. No unsecured creditors are to be paid if accepting a short payoff
    - iv. Net/HUD sheet must reflect the actual cash amount the seller is bringing to the closing.
    - v. If repairs are needed to the home, then the line item must be present and copies of contractor estimates must be included.
- 5. Offer/Contract (fully executed contract)**
  - a. Copy of the most current offer, or any multiple offers.
- 6. A pre-qualification letter for buyer with buyer's and lender's information.**
- 7. 1<sup>st</sup> Mortgage Payoff**
  - a. The 1<sup>st</sup> lien payoff must be the most current that the realtor/borrower can obtain. You may also include a 1<sup>st</sup> mortgage statement.
- 8. Foreclosure Information:**
  - a. If the 1<sup>st</sup> mortgage is in foreclosure we need to know who the foreclosure attorney is along with when the sale date is scheduled, and any file number or trustee's sale number associated with the account.
- 9. Short Sale Agreement Letter**
  - a. If the 1<sup>st</sup> mortgage is taking a short and they have approved please make sure the HUD1 reflects their approval as well. We will need the agreement from the 1<sup>st</sup> mortgage stating acceptance of the short sale.
- 10. Valuations**
  - a. Please include the most current appraisal, BPO, or comparables for the property and MLS property info sheet.
- 11. Hardship Letter**
  - a. The hardship letter is a written statement from the borrower stating their current situation and the events leading up to the current sale of the property.
- 12. Seller Financials**
  - a. The borrower must provide an itemized breakdown of income and expenses on a monthly basis, two previous bank statements, two previous paystubs, and two previous tax returns. Any financial documents regarding savings and retirement funds may also be included.

**Real Time Resolutions will review the provided documents, the cost of selling the property, broker's commission(s), foreclosure cost, fees & eviction, superior lien holder's time and effort spent on the file, to determine a fair value to release our lien.**

**FOR FASTEST PROCESSING PLEASE USE DIVIDER SHEETS BELOW**

# 1

1<sup>st</sup> lien Negotiator

Contact Information

# 2

3<sup>rd</sup> Party

Authorization Letter

# 3

## Listing Agreement

4

Pre HUD

# 5

## Offer/Contract

(fully executed contract)

# 6

## Buyer Pre-Qual



# 7 & 8

1<sup>st</sup> Mortgage Payoff  
&

Foreclosure  
Information

# 9

## Short Sale Agreement Letter

# 10

## Valuations

# 12

## Financials

2 months

## Bank Statements

# 11

## Hardship

# 13

## Financials

2 Months

## Paystubs

# 14

## Financials

2 years

## Tax Returns

# 15

Financials

Misc



# 16

Misc