

SELLER INTERVIEW QUESTIONS

1.	Is your property already on the market? Is it listed with an Agent? Yes No				
2.	When was the property purchased?				
3.	Original purchase price? \$				
4.	Who is on title?				
	Who is on Mortgage?				
	What kind of mortgage do you have? Conventional / VA / FHA and how many.				
7.	Who is the lender(s)?				
8.	Are you living in the property? If not where are you living and is the property being maintained?				
9.	What is the condition of the property? What repairs are needed?				
10.	If you are relocating when do you have to move?				
	Approximately how much do you owe? \$				
	Are you up to date on your Condo or Homeowner's Association payments? TYes TNo If not				
	how many months are you behind? Contact Info:				
13.	Do you owe back taxes or are there any liens on your property?				
14.	Have you considered or are you considering declaring bankruptcy?				
15.	Are you current on all your mortgage payments and will you be able to remain current? \(\tag{Yes} \) No				
16.	What lender correspondence have you received?				
	What is the situation that caused you to miss or will cause you to miss your payments or (if no payments have been missed) why do you need to sell?				
18.	What are your current payments including taxes and insurance? \$				
	What is your household monthly income? \$				
	What are your estimated monthly expenses Besides Mortgage? \$				
21.	Do you hold any kind of a Security Clearance? TYes TNo				
Adc	litional Notes:				
-					
	Form O				



Sample Hardship Letter

Date	∋:	
Lend	der:	

Attn: Loss Mitigation

RE: HARDSHIP LETTER—(PROPERTY ADDRESS)
ACCOUNT NUMBER

To Whom It May Concern:

I purchased my home in 2005 and we had the income at the time to support the mortgage.

In early 2006, my mother was diagnosed with Alzheimer's Disease and needed to be put in a nursing home, which was very expensive. She later passed away in November 2006. At this time, my husband lost his job and has since taken a significance cut in pay. We love our home and do not want to lose it but we have come to terms with the fact that we cannot afford to keep it.

This left me with the financial burden of paying the mortgage. I make \$35,000 annually and I have exhausted all of my savings, IRA's and my children's college funds. I used to keep the mortgage payments current until May 2007.

In May 2009, I was no longer able to make payments and inquired about partial payments, payment plans, and refinance; I was denied on all accounts. In July 2009, I put the house up for sale with (Your Agent's Name and Brokerage Firm) who specializes in pre-foreclosure properties and short sales.

My financial situation cannot sustain a home mortgage of nearly \$2800 per month. I want to sell the home, avoid foreclosure and salvage my credit. I know that a foreclosure on my record will affect me for years to come, I would ask that you please assist me in avoiding this.

Since the house has been on the market this is the only offer that we have received. Please accept this offer as payment in full. My agent will continue to market the house.

I deeply appreciate your help and understanding in this matter. If you have any questions, or need anything further from me, please contact my agent or me personally.

Sincerely	y,
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Jane Seller



CDPE Homeowner Financial Worksheet

CERTIFIED DISTRESSED PROPERTY EXPERT*

RONALD BARBA				
Borrower Name		Co-Borrower Name)	
1st Loan Number		2 nd Loan Number		
INCOME—TAKÉ HOME PAY:				
Appropriate	Borrower	CO-Borrower		TOTAL
Primary Job				
Misc. Income Overtime				
Part-time Job (net)				
Retirement-Military				
Retirement-Civil Service				
Support / Alimony				
Social Security				
Room & Board / Rent				
TOTAL NET INCOME				
How often is Borrower paid? How often is Co-Borrower paid EXPENSES:	•	1 Every 2 Weeks 1 Every 2 Weeks	□ Twice A N	
	MONTHLY PAYMENT	BALANCE		NAME OF CREDITOR
Home Mortgage				
2 nd Home Mortgage				
Auto Loan				
Auto Loan				
Creditor				
Student Loan				
Alimony / Support				
Child Care				
IRS				
Chapter 13				
Electricity				
Heating Fuel				Oil or Natural Gas
Water & Sewer				
Telephone				
Cable TV				
Auto Insurance				
Health Insurance				Pald directly (not by employer)
Life Insurance				Paid directly (not by employer)
Medical/Dental Expences				



CDPE Homeowner Financial Worksheet

Print Co-Borrower's Name	Date	Co-Borrower's Signature	
Print Borrower's Name	Date	Borrower's Signature	
Mortgage Insurers immediately of or if it is determined that the finance FHA/HUD, the investor or the mort then (1) I shall be liable for all co the mortgage insurers or AGENT at	any material change in the flictal information provided hereing age insurers makes decision sists (fees) incurred or damaged BROKERAGE above, and (2) the right, in its sole discretion, to	nancial information that I/We have in has been misrepresented by me ns which would not have been m es suffered by lender, servicer, Ve 2) lender, servicer, Veterans Affairs, o terminate any arrangement or a	as Affairs, FHA/HUD, the investor, or the exprovided herein. If I/we fail to do so, and lender, servicer, Veterans Affairs, ade had the true facts been known, sterans Affairs, FHA/HUD, the investor, FHA/HUD, the investor, the mortgage greement that has been extended to ad.
	the information contained in ation, any current or previous e	·	
2. Order a title search fro	m any title agency; and/or		
1. Order a credit report fr	om any credit reporting agen	ncy;	
I/We hereby authorize my/our lend	der, servicer, Veterans Affairs, F	FHA/HUD, the investor or the Mortg	age Insurers to:
Attachments, is true, accurate an	d correct to the best of my/or , Veterans Affairs, FHA/ HUD, t	ur knowledge. I/we understand th	rtify that all information, as well as all at submission of this information in no s, (Agent) or (BROKERAGE) to provide
Cash on Hand:		isc. Assets:	
Balance in IRA:		aluables to be sold:	
Balance in 401K:		alue of Stocks:	
B. Total Monthly Expenses: \$	\$ \$ \$		
TOTAL MONTHLY EXPENSES			
Other Expenses			
Charitable Donations			
Recreation / Spending Money			
Homeowner's Association Dues			
Internet Service			
Cell Phone			
Dry Cleaning/Laundry			
Clothing			
Transportation, Parking, Tolls			
School Lunches			
Groceries			
Personal Property Tax			,
Real Estate Tax			Only list here If not in Mortgage
Homeowner's Insurance			Only list here if not in Mortgage