

SELECT PORTFOLIO SERVICING

Thank you for inquiring in to our Short Sale program. In order to determine if the Borrower(s) qualify for this program, I need the following information .

Information needed from Borrower(s):

1. HARDSHIP LETTER – Explain the events that lead to your financial hardship. Explain your intentions towards your property. Include any other information you feel is relevant to your situation.
2. PAY STUBS – Provide a copy of your pay stubs received in the last 30 days.
3. BANK/BROKERAGE STATEMENTS – Provide a copy of your last bank, brokerage and/or retirement account statements.
4. TAX RETURNS – Provide a copy of your last tax return including all schedules and W2's.

Information needed from Agent or Title Company:

1. Listing Agreement
2. Offer or Purchase Agreement
3. HUD1 or Settlement Statement
4. Pre-Approval letter on the proposed buyer(s)
5. Tax Statement (if past due taxes)
6. Multiple Listing History with Comparables

The evaluation process will not begin until the above items are received. This process takes a minimum of 21 business days. Note that all of our loan servicing efforts currently in progress would continue, while we evaluate your situation. It should also be noted that the fact that you are providing this information does not guarantee that your offer will be accepted. Real Estate commissions are limited to no more than 5%.

To facilitate this process, we request that you not make calls for status updates. You will be contacted in the event additional information is required or your offer requires negotiation. Your adherence to the above will assist us in completing the evaluation as quickly as possible.

If you have any questions or concerns, please contact Select Portfolio Servicing at our toll free number of (888) 818-6032. Please have your loan number available when you call for faster service.

Very truly yours,

Select Portfolio Servicing

**This is an attempt to collect a debt. Any information obtained will be used for that purpose.
IF YOU HAVE BEEN DISCHARGED IN BANKRUPTCY - Please be advised that if the mortgage loan being referenced has been discharged in a bankruptcy case, this statement does not represent and is not intended as demand for payment**

**3815 SOUTH WEST TEMPLE • SALT LAKE CITY, UTAH 84115-4412
P.O. BOX 65250 • SALT LAKE CITY, UTAH 84165-0250
TELEPHONE (888) 818-6032 • FACSIMILE (801) 270-7713**

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Loan Number:

Property Address:

Street	City	State	Zip	No. of Units
PART A: BORROWER INFORMATION				
Borrower Name	Social Security No.		Co-Borrower Name	Social Security No.
Borrower Phone No. Home:	Work:		Co-Borrower Phone No. Home:	Work:
Borrower Address			Co Borrower Address	
City	State	ZIP	City	State ZIP
Employer	Position		Employer	Position
Employment Dates (from-to) / / - / /	Monthly Pay	Other	Employment Dates (from-to) / / - / /	Monthly Pay Other
Employer Address			Employer Address	
City	State	ZIP	City'	State ZIP

PART B: ASSETS				
<i>DESCRIPTION</i>				<i>NET VALUE</i>
1	Cash			\$
2	Checking Accounts (s)			\$
3	Savings Accounts (s)			\$
4	Retirement Assets (101K, IRA, KEOGH)			\$
5	Other Real Estate*			\$
6	Automobiles			
	Make	Model	Year	
				\$
				\$
				\$
7	Life Insurance (Cash Value)			\$
8	Personal Property			\$
9	Other Assets*			\$
10	Total Assets (Add lines 1-9)			\$
*Explain in detail or attach separate sheets				
<i>ASSET NOTES</i>				

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Borrower Name	Social Security No.	Co-Borrower Name	Social Security No.
PART C: SELF EMPLOYED / BUSINESS EXPENSES			
<i>ITEM</i>		<i>MONTHLY PAYMENT</i>	
1		\$	
2		\$	
3		\$	
4		\$	
5		\$	
Total Self Employment / Business Expenses		\$	
PART D: DEBTS			
<i>DEBTS</i>		<i>BALANCE</i>	<i>PAYMENT</i>
1	1 st or 2 nd Mortgage Payment	\$	\$
2	Major Credit Cards	\$	\$
3	Retail Credit Cards	\$	\$
4	Income Tax repayment Plans	\$	\$
5	Signature Loan	\$	\$
6	Auto Loan	\$	\$
7	Auto Loan	\$	\$
8	Student Loans	\$	\$
9	Student Loans	\$	\$
10	School	\$	\$
11	Other: Car Insurance	\$	\$
12	Other:	\$	\$
13	HOA. PUD Spec. Assessments	\$	\$
14	Support Payments	\$	\$
15	Religious Contributions	\$	\$
16	Water / Sewer	\$	\$
17	Vehicle Fuel	\$	\$
18	Vehicle Maintenance	\$	\$
19	Heating	\$	\$
20	Homeowner Fees	\$	\$
21	Homeowners Insurance	\$	\$
22	Property Taxes	\$	\$
23	Childcare	\$	\$
24	Health Insurance	\$	\$
25	Medical Expenses	\$	\$
26	Groceries	\$	\$
27	Telephone	\$	\$
28	Electricity	\$	\$
29	Cable TV	\$	\$
Total Debts Less House Payment		\$	
		Payment to SPS	\$
		Total Debts	\$
ADJUSTMENTS & COMMENTS			
1		\$	
2		\$	
3		\$	
Total Debts and Adjustments		\$	

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Borrower Name	Social Security No.	Co-Borrower Name	Social Security No.
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PART C: ACKNOWLEDGEMENT AND AUTHORIZATION

I acknowledge that the payments on my mortgage are delinquent, and that any collection action currently in progress including foreclosure proceedings, will continue without delay.

I agree that discussions and negotiations of a possible foreclosure alternative will not constitute a waiver of or defense to Select Portfolio Servicing or the Owners / Investor's right to commence or continue any foreclosure or other collection actions. The foreclosure action will be terminated and an alternative to action will be terminated and an alternative to foreclosure will be provided only if and when an agreement for a foreclosure alternative has been approved in writing by Select Portfolio Servicing or the Owner / Investor.

I have had the opportunity to consult with legal and or tax counsel prior to signing to the Fresh Start Documents and I willingly agree to these terms and conditions whether or not I elect to retain such counsel.

I do do not occupy the mortgaged property as my / our primary place of residence, and I agree to allow Select Portfolio Servicing the Owner / Investor of their designees access to the interior of the property.

_____	_____	_____
Borrower Printed Name	Borrower Signature	Date
_____	_____	_____
Co-Borrower Printed Name	Co-Borrower Signature	Date

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