



Your lender requires a full financial analysis in order to begin the negotiation process for a short sale. All documents listed below must be included in the package before your lender will review your situation and consider a short sale.

- |                          |  |                               |
|--------------------------|--|-------------------------------|
| <input type="checkbox"/> | Notice of Option Contract                                  | Sign in Presence of Notary    |
| <input type="checkbox"/> | Affidavit of Understanding (initial each paragraph)        | Sign in Presence of Notary    |
| <input type="checkbox"/> | Option Contract for Sale & Purchase                        | Sign Only                     |
| <input type="checkbox"/> | Addendum to Option Contract for Sale & Purchase            | Sign Only                     |
| <input type="checkbox"/> | Authorization to Release Information (one for each lender) | Sign Only                     |
| <input type="checkbox"/> | Statement or coupon from each mortgage and/or lien         | Provide Copy                  |
| <input type="checkbox"/> | Two years full tax return, all pages                       | Provide Copy                  |
| <input type="checkbox"/> | Two months bank statements, all pages                      | Provide Copy                  |
| <input type="checkbox"/> | Two recent pay stubs                                       | Provide Copy                  |
| <input type="checkbox"/> | Freddie Mac Borrower Financial Form (include all expenses) | Complete in Entirety          |
| <input type="checkbox"/> | Realtor Listing Agreement, if applicable                   | Provide Copy                  |
| <input type="checkbox"/> | Hardship letter  | Handwritten or Typed & signed |
| <input type="checkbox"/> | Any Attorney/Lien Holder paperwork regarding payoff        | Provide Copy                  |
| <input type="checkbox"/> | Any Bankruptcy Trustee Information                         | Provide Copy                  |

Sincerely,

My Tampa Bay Properties, LLC.

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Included in the short sale package to your lender is a Hardship Letter. The purpose of a hardship letter is to inform the bank of your current financial status and why you are unable to afford your mortgage payments. This letter **must be handwritten**.

If you were unable to provide any of the required documents, please reference them in your letter with an explanation. It is important to include as many details as to why you no longer can afford the property, however try to keep your letter to one page.

The following format is offered as a suggestion:

Date

Name

Address

Loan Number

To Whom It May Concern:

**1st paragraph**

I can no longer afford the property at \_\_\_\_\_.

**2nd paragraph**

Tell your story and describe at least three reasons why you are no longer able to make your payments. Here are some examples, please only use, if they are TRUE:

- I have lost my job
- I am commission/bonus based, decrease in income
- I am going through a divorce
- I have moved away
- I couldn't sell the house even though I tried
- It is listed with a Realtor but we have had no legitimate offers
- The house needs a lot of work and we don't have any money to pay
- The house needs repairs.
- We have medical issues and cannot make the payments

Sincerely,

Signature

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