

## **WHAT TO BRING TO A CONSULTATION FOR A SHORT SALE, LOAN MODIFICATION, OR DEED IN LIEU OF FORECLOSURE.**

**This may seem like a lot of documents to get together, but please bring as much as possible. The more complete of a picture we can paint for the lender the quicker we can get them to act on our request.**

- 1) Your most recent mortgage statement(s)**
- 2) Your closing package from when you closed on the loan(s)**
  - a. This means every piece of paper from closing that is in the large envelope from your lender or the title company where you closed.**
- 3) A signed authorization form signed by each borrower on the loan (also available in our forms section)**
- 4) The Fleck Law Office “Loss Mitigation Packet” (available on our website)**
- 5) Any recent correspondence from your lender or their attorneys**
- 6) Your most recent 2 pay stubs**
- 7) Copy of last 2 years tax returns**
- 8) Your last 2 months bank statements**
- 9) A hardship letter- this is a handwritten or typed letter signed by the borrowers detailing why you are in the situation that you are in. Please contact our office if you need an example.**
- 10) Your listing agreement, if your property is listed with a real estate agent.**
- 11) Any information on liens that you know are currently against your home**