

Thank you for trusting us to handle your short sale! Our main goal is to make this process as stress-free and simple for you as possible. The documents included in this package will help you throughout the listing and closing periods of your home. Please review all of the documents included in this package and complete and return any paperwork necessary.

Included in this package you will find:

- A list of the documents required for a short sale
- Hardship letter worksheet
- Financial Worksheet
- Letter of Authorization to speak with your bank
- New Client worksheet
- All About Your Home worksheet
- Listing Paperwork
- Marketing Overview
- Timelines and Expectations

We are always here to assist you! Please keep the numbers and email addresses below handy should you need to reach us regarding your transaction at any time! Rebecca Kesterson will be handling the marketing of your home as well as negotiations with the bank. She is going to be your main point of contact and can generally answer all of your questions.

The Steve Horn Team consists of the following members who are available to assist you:

Steve Horn
Rebecca Kesterson - Marketing/Short Sales
Megan Turner - Office Manager/REO Specialist
Kyle Wyloge - Buyer's Agent
Daniel Medina - Buyer's Agent

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meganturner@kw.com

Our office number is **480-706-7215**
Our office fax is **866-246-0648**
Steve's mobile is **602-410-1656**

We have several websites for our clients.

Visit **www.homesbythehorn.com** to search the MLS and read about Buying/Selling

Visit **www.shortsalesdoneeasy.com** for information about short sales

Visit **www.foreclosurelistaz.com** for information on buying foreclosure properties

We are never too busy to assist you or your friends and family with your real estate needs. Thank you again for trusting us with your short sale!

THE STEVE HORN TEAM
"Grabbing Homes By The Horn"

Keller Williams Realty
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HARDSHIP LETTER WORKSHEET

Here is a list of common reasons for hardship. Please select all (if any) that apply. If your reason is not listed below please include it below:

- Loss of job
- Hours cut
- Death of Family Member
- Divorce/End of Relationship
- Illness
- Disability

Please provide additional information:

In what ways did this affect your ability to afford your mortgage payments:

How much of an impact did this have on your yearly income (example: If you and your each made \$25,000 and you are now divorced the impact would be \$50,000):

When did these changes occur:

Comments:

