

# **National Closing Center – NCC**

## **Required documentation for Short Sale processing**

### **From the Realtor:**

- Signed Listing Agreement
- Print out from MLS with property Listing History
- Property listing sheet
- Signed Short Sale Agreement and executed copy of sales contract with all addenda
- Buyer's preapproval letter (for buyers who will finance purchase)
- Buyer's proof of funds (for cash deals)
- Subject Property BPO (prepared by Listing agent)

### **From the Seller:**

- Signed Third Party Authorization
- All information (account numbers, contact numbers, statement copies, etc.) for all mortgages on subject property
- All information (names, contact numbers, letters, etc.) for any junior lien holder(s)

- **Hardship affidavit**
- **Two years signed Federal Income Tax Returns, with all schedules**
- **Completed and signed IRS Form T-4506**
- **Four most recent month's consecutive and complete bank statements**
- **Proof of Income:**
  - **For Borrowers employed by a Third Party**
    - Two most recent pay stubs
    - Most recent W-2 Form
  - **For Self-employed borrowers**
    - Most recent quarterly or year-to-date profit and loss statement

### **From attorneys or escrow companies:**

- **Preliminary HUD**
- **Title report**