Short Sale Checklist

1. Copy of License and Social Security Card
2. Borrower previous 2 months bank statements
3. Co-borrower previous 2 months bank statements
4. Borrower previous 2 pay-stubs
5. Co-borrower previous 2 pay-stubs
6. Profit & Loss statement for last 90 days (if self-employed)
7. Last two years tax returns and W-2's
8. Most recent mortgage statement(s)
9. Two sets of keys to the property
10. Previous Title Policy & Survey
11. Current Realtor listing agreement and contract if applicable
12. Master deed & bylaws, Master budget (if condo)
13. Contractor's estimate (if applicable)
14. Hardship Letter (request hardship letter guide, if necessary)
15. Financial Worksheet
16. Any lien or judgment letters associated to property
17. Marriage certificate (if married after purchase of property)
18. Copy of HOA Estoppel Letter or most recent statement.

Seller 1) SS: ________________ D.O.B: ____________
Marital Status: _________ Date of Marriage: _____________ Maiden Name: ____________
Seller 2) SS: ________________ D.O.B.: ____________
Marital Status: _________ Date of Marriage: _____________ Maiden Name: ____________
Rents (If Applicable): Unit 1 ______________________ Unit 2 _______________________

Please keep in mind your lender may request additional documents to be completed on their own forms to comply with their process.

Once you've gathered all the necessary documents please fax, hand deliver, or E-mail them right away to:

CNA Financial, Inc. 990 N Woodland Blvd. Deland, FL. 32720
Email: processing.cna@gmail.com Phone: (386) 951 - 6653 Fax: (800) 519 – 6038.

SHORT SALE PROCESSING FEE AGREEMENT

The undersigned Sellers, after careful consideration, have decided to sell their real estate as a short sale and are hereby hiring the firms of CNA Financial, Inc. for the limited purpose of processing and assisting the real estate agents in closing the short sale transaction.

A short sale is defined as a real estate sale where the lender or lenders of the seller accept less than the full payoff to release their interest in the real estate. Signed herewith and incorporated herein by reference is a Disclosure Statement of Controlled Business Arrangement required by the Title Insurance Act.

The undersigned Sellers acknowledge that they are not required to use CNA Financial, Inc. to process, negotiate or close a transaction involving their subject property. We, the sellers, have shopped around and we determined that we are receiving the best services for the money being spent.

We acknowledge the following:

1. No upfront fees are being charged.
2. The fees being charged at the closing are higher than on a non-short sale transaction.
3. Even though CNA Financial, Inc. will be spending an incredible number of hours and incurring fees on my transaction all of these fees and costs will be waived in the event that the sale of the property does not occur.
4. That CNA Financial, Inc. will not charge more than what is allowed.
5. We, the sellers, will not be asked to bring money to the closing to compensate CNA Financial, Inc.
6. The undersigned sellers acknowledge that the processing of their short sale transaction is primarily administrative and is carried out by non-attorneys who work with CNA Financial, Inc.
7. All parties understand that CNA Financial, Inc. is not an attorney or law firm; and legal questions should not be directed to CNA Financial, Inc.
8. The undersigned Sellers and Buyers have the absolute right to obtain independent counsel before entering into this transaction with CNA Financial, Inc. and shall continue to have the right to independent counsel throughout the course of the transaction.

This addendum amends the above-referenced Contract between Seller and Buyer. All other non-conflicting provisions of the agreement remain in full force and effect.

Seller: ____________________ Date: _______

Seller: ____________________ Date: _______

CNA Financial, Inc.: ______________________ Date: ________

Making Home Affordable Affidavit

Date: ___________________

Borrower(s): ______________________________

Borrower(s):_______________________________

Lender (1st): ____ Loan#: ____________________________

Lender (2nd): ____ Loan#: ___________________________

To Whom It May Concern:

We have considered and/or attempted loan modification, loan refinance and any other available options in an effort to avoid foreclosure.

Unfortunately, our current financial circumstances do not permit us to qualify for a low enough payment, which would allow us to keep our property.

We have been made aware of the Deed In Lieu Option and we do not feel this option is in our best interest and we do not wish to entertain the Deed In Lieu Option.

We have no further alternatives and wish to proceed with the sale of the home through a traditional Short Sale transaction. We have reviewed the HAFA Short Sale Program and prefer a traditional Short Sale transaction.

Thank you,

____

Borrower Signature

____

Co-Borrower Signature

AFFIDAVIT OF "ARM'S LENGTH TRANSACTION"

All Parties to the contract on the premises:

Property address: ____

Hereby affirm that this is an "Arm's Length Transaction"

Offer Type:

No party to this contract is a family member, business associate, or share a business interest with the mortgagee. Further, there are no hidden terms or special understandings between the seller or buyer or their agents or Mortgagee. The Buyers and Sellers nor their Agents have any agreements written or implied that will allow the Seller to remain in the property as renters or regain ownership of said property at anytime after the execution of this short sale transaction. None of the parties shall receive any proceeds from this transaction except the sales commission.

===

Seller's Name: ______________________ Seller's Signature: _______________________ Date: _________

Seller's Name: ______________________ Seller's Signature: _______________________ Date: _________

Seller's Agent Name: ____________________ Agent Signature: ____________________ Date: _________

Buyer's Name: ______________________ Buyer's Signature: ______________________ Date: _________

Buyer's Name: ______________________ Buyer's Signature: ______________________ Date: _________

Buyer's Agent Name: ____________________ Agent Signature: ____________________ Date: _________

===

Third Party Authorization

Property and Mortgage / Lien Holder Information

To: 1st Mortgage / Lien Holder: ____

Re: 1st Mortgage or Loan / Account Number: ____

To: 2nd Mortgage / Lien Holder: ____

Re: 2nd Mortgage or Loan / Account Number: ____

To: Other Mortgage / Lien Holder: ____

Re: Other Mortgage or Loan / Account Number: _______________________________________

Property & Borrower / Homeowner Information

Property Address: _________________________________City: _________ State: _____ Zip: ________

Property Owner(s) Name: ________________________ Co-Borrower: _____________________

Primary Borrower SSN: __________________________ Co-Borrower SSN: __________________

To Whom It May Concern:

I, ___________________________ herewith give the above referenced mortgage holder / lender,

attorney, servicer, and/or insurer of the mortgage loan or credit card debt referenced above permission

to speak with and disclose financial records pertaining to the loan or debt to the following associates:
____ at
CNA Financial, Inc. – 990 N. Woodland Blvd., Suite 306 Deland, FL 32720.

A facsimile copy of this document may serve with all of the rights and legalities as an original.

Accordingly, I agree to indemnify and hold harmless, ____.
and our affiliates from any liability for actions taken by the lender or as a result of this contemplated short sale transaction.

Dated this the _____ day of ___________________, 20_____

_______________________________ _____________________________

Borrower/Seller Co-Borrower/Seller

_______________________________ _____________________________

Borrower/Seller Co-Borrower/Seller

Form **4506-T**
(Rev. September 2013)
Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

► **Request may be rejected if the form is incomplete or illegible.**

OMB No. 1545-1872

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Return or Account Transcript" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return.** There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	**1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)**
2a If a joint return, enter spouse's name shown on tax return.	**2b Second social security number or individual taxpayer identification number if joint tax return**

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)

4 Previous address shown on the last return filed if different from line 3 (see instructions)

5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.

Caution. *If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party*.

6 **Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ► ____________

a **Return Transcript,** which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days . . . . ☐

b **Account Transcript,** which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 10 business days . ☐

c **Record of Account,** which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days . . . . ☐

7 **Verification of Nonfiling,** which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days . . ☐

8 **Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2011, filed in 2012, will likely not be available from the IRS until 2013. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days . ☐

Caution. *If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.*

9 **Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately. ____________ ____________ ____________ ____________

Check this box if you have notified the IRS or the IRS has notified you that one of the years for which you are requesting a transcript involved **identity theft** on your federal tax return . . . . ☐

Caution. Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note.** *For transcripts being sent to a third party, this form must be received within 120 days of the signature date.*

Phone number of taxpayer on line 1a or 2a

Sign Here

► **Signature** (see instructions) Date

► **Title** (if line 1a above is a corporation, partnership, estate, or trust)

► **Spouse's signature** Date

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506-T and its instructions, go to *www.irs.gov/form4506t.* Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

General Instructions

CAUTION. *Do not sign this form unless all applicable lines have been completed.*

Purpose of form. Use Form 4506-T to request tax return information. You can also designate (on line 5) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

Note. If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Return or Account Transcript" or call 1-800-908-9946.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an individual return and lived in:	Mail or fax to:
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team Stop 6716 AUSC Austin, TX 73301 512-460-2272
Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	Internal Revenue Service RAIVS Team Stop 37106 Fresno, CA 93888 559-456-5876
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	Internal Revenue Service RAIVS Team Stop 6705 P-6 Kansas City, MO 64999 816-292-6102

Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 801-620-6922
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	Internal Revenue Service RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 859-669-3592

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P. O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note. If the address on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address. For a business address, file Form 8822-B, Change of Address or Responsible Party—Business.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Signature by a representative. A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form,** 10 min.; **Preparing the form,** 12 min.; and **Copying, assembling, and sending the form to the IRS,** 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see *Where to file* on this page.

Lender Name: ________________________________
Loan # : ________________________________
Borrower/Seller Name(s): ________________________________
Property Address: ________________________________
____
Borrower / Seller(s) Daytime Phone: ________________________________
Estimated Closing Date: ________________________________

CNA FINANCIAL, INC

990 N Woodland Blvd., Suite 306 Deland, FL 32720
Phone: (386) 951-6653, Fax: (800) 519 - 6038, Email: processing.cna@gmail.com

Authorization to Release Payoff Information

Date: ____________________

I/We, ____, the undersigned, hereby authorize CNA Financial, Inc. to receive mortgage payoff(s), release and debt information in connection with the mortgage loans or liens and the above mentioned property.

PLEASE PROVIDE THE FOLLOWING PAYOFF INFORMATION:
1) Current Balance;
2) Late Fees;
3) Past Due Interest;
4) Escrow Advances / Shortages;
5) Any other fees that are claimed to be owed to the above named mortgage company or lien holder.

Please forward the information via fax to: (800) 519 - 6038 or email: processing.cna@gmail.com or U.S. Mail to: 990 N Woodland Blvd., Suite 306 Deland, FL 32720.

___________________________	_____________________	__________________
Borrower / Seller	SS#	Date
___________________________	_____________________	__________________
Borrower / Seller	SS#	Date

PRIVACY POLICY INFORMATION

It is our desire at CNA Financial, Inc., to make you aware of the methods that we use to obtain your personal information and maintain you privacy. We understand the concerns that you may have with regard to such information, particularly, your financial and personal information.

WHAT KINDS OF INFORMATION WE COLLECT.

We collect nonpublic information about you from the following sources:
Information we received from you, such as your name, address, phone number, or social security Information about your transaction with us. We received this information from your lender, attorney, real estate broker, etc. and information from public records.
When we provide closing escrow, or settlement services, mortgage lending, or mortgage loan servicing, we may get your social security numbers, and we may receive additional information from third parties including appraisals, credit reports, land survey, escrow account balance, and sometimes bank account numbers to facilitate the transaction.

HOW WE USE THIS INFORMATION.

This company does not share your information with marketers. We share your information only to provide the service requested by you or your lender, or in other ways permitted by law. The privacy laws permit some sharing, of information, without your approval. We may share internally and with nonaffiliated third parties in order to carry out and service your transaction, to protect against fraud or unauthorized transactions, and to provide information to government and law enforcement agencies. Credit information about you is shared only facilitate your transaction or for some other purpose permitted by law.

HOW WE PROTECT YOUR INFORMATION.

We do not disclose nonpublic personal information about our customers or former customers to anyone, except as permitted by law. We restrict access to nonpublic personal information about you to those employees who need the information to provide products or services requests by you or your lender. We maintain physical, electronic, and procedural safeguards that comply with appropriate federal and state regulations.

Borrower / Seller	Date
Borrower / Seller	Date