



SELLER INTERVIEW QUESTIONS

1. Is your property already on the market? Is it listed with an Agent? Yes No _____

2. When was the property purchased? _____
3. Original purchase price? \$ _____
4. Who is on title? _____
5. Who is on Mortgage? _____
6. What kind of mortgage do you have? Conventional / VA / FHA and how many. _____

7. Who is the lender(s)? _____
8. Are you living in the property? If not where are you living and is the property being maintained? _____

9. What is the condition of the property? What repairs are needed? _____

10. If you are relocating when do you have to move? _____
11. Approximately how much do you owe? \$ _____
12. Are you up to date on your Condo or Homeowner's Association payments? Yes No If not
how many months are you behind? _____ Contact Info: _____
13. Do you owe back taxes or are there any liens on your property? Yes No Details _____

14. Have you considered or are you considering declaring bankruptcy? Yes No _____
15. Are you current on all your mortgage payments and will you be able to remain current? Yes No

16. What lender correspondence have you received? _____

17. What is the situation that caused you to miss or will cause you to miss your payments or (if no
payments have been missed) why do you need to sell? _____

18. What are your current payments including taxes and insurance? \$ _____
19. What is your household monthly income? \$ _____
20. What are your estimated monthly expenses Besides Mortgage? \$ _____
21. Do you hold any kind of a Security Clearance? Yes No _____

Additional Notes: _____

Form O



Sample Hardship Letter

CERTIFIED DISTRESSED
PROPERTY EXPERT™

Date:
Lender:
Attn: Loss Mitigation

RE: HARDSHIP LETTER—(PROPERTY ADDRESS)
ACCOUNT NUMBER

To Whom It May Concern:

I purchased my home in 2005 and we had the income at the time to support the mortgage.

In early 2006, my mother was diagnosed with Alzheimer's Disease and needed to be put in a nursing home, which was very expensive. She later passed away in November 2006. At this time, my husband lost his job and has since taken a significance cut in pay. We love our home and do not want to lose it but we have come to terms with the fact that we cannot afford to keep it.

This left me with the financial burden of paying the mortgage. I make \$35,000 annually and I have exhausted all of my savings, IRA's and my children's college funds. I used to keep the mortgage payments current until May 2007.

In May 2009, I was no longer able to make payments and inquired about partial payments, payment plans, and refinance; I was denied on all accounts. In July 2009, I put the house up for sale with (Your Agent's Name and Brokerage Firm) who specializes in pre-foreclosure properties and short sales.

My financial situation cannot sustain a home mortgage of nearly \$2800 per month. I want to sell the home, avoid foreclosure and salvage my credit. I know that a foreclosure on my record will affect me for years to come, I would ask that you please assist me in avoiding this.

Since the house has been on the market this is the only offer that we have received. Please accept this offer as payment in full. My agent will continue to market the house.

I deeply appreciate your help and understanding in this matter. If you have any questions, or need anything further from me, please contact my agent or me personally.

Sincerely,

Jane Seller

FORM N



CDPE Homeowner Financial Worksheet

CERTIFIED DISTRESSED
PROPERTY EXPERT®
RONALD BARBA

Borrower Name _____ Co-Borrower Name _____

1st Loan Number _____ 2nd Loan Number _____

INCOME—TAKE HOME PAY:

	Borrower	CO-Borrower	TOTAL
Primary Job			
Misc. Income Overtime			
Part-time Job (net)			
Retirement-Military			
Retirement-Civil Service			
Support / Alimony			
Social Security			
Room & Board / Rent			
TOTAL NET INCOME			

How often is Borrower paid? Every Week Every 2 Weeks Twice A Month Once A Month
 How often is Co-Borrower paid? Every Week Every 2 Weeks Twice A Month Once A Month

EXPENSES:

	MONTHLY PAYMENT	BALANCE	NAME OF CREDITOR
Home Mortgage			
2 nd Home Mortgage			
Auto Loan			
Auto Loan			
Creditor			
Creditor			
Creditor			
Creditor			
Creditor			
Creditor			
Student Loan			
Alimony / Support			
Child Care			
IRS			
Chapter 13			
Electricity			
Heating Fuel			Oil or Natural Gas
Water & Sewer			
Telephone			
Cable TV			
Auto Insurance			
Health Insurance			Paid directly (not by employer)
Life Insurance			Paid directly (not by employer)
Medical/Dental Expenses			

