

*H & S Title
and Escrow, Inc.*

151 Regions Way, Bldg. 1, Ste. A
Destin, Florida 32541
Telephone: 850-650-6621
Facsimile: 850-650-6807
e-mail:
vhooover@hstitleandescrow.com

March 4, 2010

Re: Short Sale Offer/Negotiations

Dear Mr. and Mrs. _____:

We will need the following to submit to your lender:

1. Signed and dated authorization letter (enclosed)
2. Information form (enclosed)
3. Acknowledgment Form for H&S
4. Financial Statement signed and dated
5. 2 Most recent tax returns (last two years)
6. 2 Months Bank Statements (most recent)
7. 2 Months Pay Stubs (most recent)
8. Hardship Letter signed and dated

Please note we will call your lender frequently for updates and keep your realtor informed. We cannot guarantee if your lender will accept, counter-offer or deny this offer. In addition we are at the mercy of the lender when it comes to timeframes. Each one has its' own processes and they all differ.

Thank you,

Vicki L. Hoover, CLC
Owner

VLH/hs

NOTE: Mortgagors/sellers should consult with their tax advisors and/or an attorney when considering a short sale.