

Dear Home Owner:

Thank you for your interest in _____. As we explained you, we buy and sell houses, and also help people avoid foreclosure.

In order help you avoid foreclosure; we need to buy your house. As you know, to accomplish this, we will need to negotiate with the bank. In order to start this process we need the following.

1. **All owners present at appointment.** All the persons included in the title and mortgage loan(s) must be present at appointment. Out of state homeowners can complete transaction through power of attorney or similar arrangements.
2. **Hardship letter.** A letter that states the events and reasons that caused the owners to not be able to make the house payments. We can help you with this. (see attached sample letter)
3. **Bank Statements.** Last (2) months bank statements from all the banks were the owner(s) have accounts.
4. **Financial statement.** A statement that shows all the income sources, savings, assets and expenses of the owner(s). We can help you with this.
5. **W-2 Forms.** Last (2) years W-2 forms from all the jobs of all the owners.
6. **Tax Returns.** Last two years federal tax returns.
7. **Insurance Claims Proof** when there is damage in the property.
8. **Bankruptcy Letter** or proof of bankruptcy proceedings.
9. **Proof of Divorce.** Any document that proves divorce.
10. **Court Approvals.** Any court approvals needed for the sale of properties in case of owned by a diseased person.
11. **Proof of Disability** if person is presently disabled.
12. **Any document useful** that may demonstrate inability to keep up with mortgage payments.
13. **Police Reports** in case of property damaged by fire or similar event.

We will keep all the information you provide to us confidential. It will only be used, in a limited way as per required by the bank(s) that hold your mortgage(s).

Time is of the essence. There is a limited amount of time for us to take action. Please collect all the material as soon as possible and forward it to us as soon as possible.

If you have any questions, please call me at _____ or email me at _____.

Sincerely,
