

REALTOR® short sale guide



What is a short sale?

A short sale is a work out program that allows the customer to sell the home for less than the total amount owed. Upon final approval, a short sale can help homeowners avoid further collection activity or foreclosure action.

How to get started

- Homeowner is required to call the Short Sale Phone team at **1-866-903-1053**. Financial information is reviewed and pre-foreclosure sale counseling is completed.
- The REALTOR® faxes the complete short sale package to **1-866-359-1975**, Attn: Setup.
- If the property is located in Alaska call **1-888-833-6711**.

Documents required to begin an application

From the REALTOR

- Fully executed listing agreement

From the Homeowner

- Signed and dated financial worksheet listing all monthly expenses.
- Signed and dated hardship letter (why they are unable to pay the mortgage).
- Letter authorizing the REALTOR access to information on the account. It must be dated and include the last 4 digits of the borrower's Social Security Number, their signature, the full account number and the property address.

Additional information

- Short sale approval is good for 30 days. If closing does not occur within 30 days, the entire short sale package may need to be resubmitted with updated information, or the approval process may need to start over.
- REALTOR or homeowner inquiries should be directed to the negotiator assigned to the file, whose information will be communicated during the introduction call.
- REALTORS are generally allowed 5% to 6% commission based on investor rules. If dual agency applies, maximum commission is 5%. Some investors operate on a reduced commission structure and the actual commission schedule can be confirmed during the introduction call.
- This must be an "arms-length" transaction. The property may not be sold to anyone the seller has a close personal or business relationship with including family, friends or neighbors.
- During the introduction call the following will be addressed:
 - Commissions
 - Fees and costs
 - Pricing of the property
 - Timeline
- In order to reduce the 25 day response time the liquidation team is strongly recommending that the homeowner and/or REALTOR notify Wells Fargo Home Mortgage of their intention to sell their property as soon as the listing contract is signed. This will allow us to complete the property valuation and borrower financial evaluation prior to receiving an offer. This significantly reduces the short sale decision time on a submitted offer.
- In some cases investors and/or PMI companies require the mortgagors to sign an unsecured note for some or all of the difference between the net proceeds from the sale and the total amount due. This is communicated as part of the response on a short sale offer.

Together we'll go far



Wells Fargo Short Sale Guide 1

Julia Schneider

A red circular graphic with a gradient, appearing as a partial circle or a thick arc, located to the right of the author's name.

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Table of Contents Wells Fargo Short Sale Guide 1

1. Understanding the eBook Wells Fargo Short Sale Guide 1
 - The Rise of Digital Reading Wells Fargo Short Sale Guide 1
 - Advantages of eBooks Over Traditional Books
2. Identifying Wells Fargo Short Sale Guide 1
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Wells Fargo Short Sale Guide 1
 - User-Friendly Interface
4. Exploring eBook Recommendations from Wells Fargo Short Sale Guide 1
 - Personalized Recommendations
 - Wells Fargo Short Sale Guide 1 User Reviews and Ratings
 - Wells Fargo Short Sale Guide 1 and Bestseller Lists

5. Accessing Wells Fargo Short Sale Guide 1 Free and Paid eBooks
 - Wells Fargo Short Sale Guide 1 Public Domain eBooks
 - Wells Fargo Short Sale Guide 1 eBook Subscription Services
 - Wells Fargo Short Sale Guide 1 Budget-Friendly Options
6. Navigating Wells Fargo Short Sale Guide 1 eBook Formats
 - ePub, PDF, MOBI, and More
 - Wells Fargo Short Sale Guide 1 Compatibility with Devices
 - Wells Fargo Short Sale Guide 1 Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Wells Fargo Short Sale Guide 1
 - Highlighting and Note-Taking Wells Fargo Short Sale Guide 1
 - Interactive Elements Wells Fargo Short Sale Guide 1
8. Staying Engaged with Wells Fargo Short Sale Guide 1
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Wells Fargo Short Sale Guide 1
9. Balancing eBooks and Physical Books Wells Fargo Short Sale Guide 1
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Wells Fargo Short Sale Guide 1
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Wells Fargo Short Sale Guide 1
 - Setting Reading Goals Wells Fargo Short Sale Guide 1
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Wells Fargo Short Sale Guide 1
 - Fact-Checking eBook Content of Wells Fargo Short Sale Guide 1
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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