

Dear Mortgagor:

Enclosed you will find the required documents to apply for the Department of Housing and Urban Development's Pre-Foreclosure Sale Program. Please do not send original documents to us for review as copies are sufficient and keep a copy of your application for your files. Additionally, please include:

1. **Three most recent consecutive pay stubs**
2. **Only if self-employed : Last two years' tax returns and profit and loss statement**
3. **Documentation to verify other income which includes award letters for unemployment, disability, pension, food stamps, or social security benefits, alimony or child support.**
4. **Signed authorization giving permission for us to speak with your realtor**

**All forms must be signed and dated properly.
Incomplete packets cannot be reviewed.**

Should we have questions regarding the packet, we will first attempt to contact you by phone. Therefore, please provide two contact phone numbers so we can update our records. If you have questions, please feel free to contact our office during our regular business hours; 8:15am to 5:00pm CST, Monday-Friday, and ask to speak to an FHA Short Sale Specialist. Because we want to help you, we encourage you to return the completed documents to us as soon as possible. You may send the completed application packet to us via one of the following methods:

1. Fax to: 816-751-6917 or 816-751-6960 Attention: Maddie
2. Email to: jbnlossmitigation@jbnutter.com
3. Mail to: James B. Nutter & Company 4153 Broadway Kansas City, MO 64111 Attention: Loss Mitigation/Maddie

Sincerely,

James B. Nutter & Co.
Loss Mitigation
Enclosures

