

Specialized Loan Servicing LLC (SLS) offers a variety of programs which may be available to qualifying borrowers who are experiencing financial hardship. If you are unable to resolve your delinquency through other loss mitigation programs, we may have options available. If your house is currently worth less than the amount remaining on your loan, you may be able to sell your house in a short sale. The short sale process includes the sale of your home and settling your mortgage debt for less than the amount that you owe. Additionally, you may be eligible for financial assistance for moving, rental and other relocation expenses.

### General Eligibility

You may be eligible to sell your home in a short sale if:

- > You have experienced a financial hardship, such as job loss
- > You owe more than you house is worth
- > You are unable to afford your current monthly mortgage payment
- > You are unable to modify your current home loan

### Program Steps

#### Step 1: Apply

- > Call SLS to review your options.
- > Once you've decided a short sale is right for you, SLS will send you a financial package, unless you opt to download the package from [www.sls.net](http://www.sls.net).

#### Step 2: List Your Property on the Market

- > We recommend that you work with a licensed real estate agent who can assist you in the listing of your home.

#### Step 3: Receive an Offer to Purchase your House

- > Once you receive an offer, we'll begin working to gain approval of your first mortgage short sale request from all necessary parties
- > If you have a second mortgage with a different lender, or any outstanding debts or liens against the property, it is your responsibility to get approval from those parties.

#### Step 4: Approval

- > We will determine fair market value of your home by ordering a property valuation and reviewing recently sold homes comparable to yours in your local market.
- > Based on our findings, we may present you with a counter offer if the original offer is not in alignment with the fair market value of your home.

#### Step 5: Closing

- > If all parties agree to the terms of the offer, including the owner of your loan, your short sale will be approved.

### Contact Information

Customer Resolution Department  
Telephone: 1-800-306-6059  
Fax: 1-720-241-7526  
Email: [CrDocs@sls.net](mailto:CrDocs@sls.net)

**BANKRUPTCY NOTICE** - If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt: please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against the collateral property, which has not been discharged in your bankruptcy. If you have questions, please contact us at 1-800-306-6057.