Net Short Sale
netshortsale@gmail.com
(718) 290-7844

Borrower Name: ______________________________

Social Security #: ______________________________

Date of Birth: ______________________________

Borrower Phone: ______________________________

Borrower E-mail: ______________________________ **Date:** ______________

Co-Borrower: ______________________________

Social Security #: ______________________________

Date of Birth: ______________________________

Co-Borrower Phone: ______________________________

Co-Borrower E-mail: ______________________________ **Date:** ______________

1st Bank: ______________________ **2nd Bank:** ______________________

Loan #: ______________________ **Loan #:** ______________________

Amount: ______________________ **Amount:** ______________________

Other Liens: ______________________________

____

____

Notes: ______________________________

____

____

Referral: ______________________ **Agent Phone:** ______________________

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THIRD PARTY AUTHORIZATION AND RELEASE FORM

Borrower(s) Contact Information:

Borrower: ____________________

Co-Borrower: ____________________

Mailing Address: ____________________

Primary Address: ____________________

Lender/Loan Information:

1st Bank:	____________	**2nd Bank:**	____________
Loan #:	____________	**Loan #:**	____________
Amount:	____________	**Amount:**	____________

To Whom It May Concern:

I/We herewith give the above referenced mortgage holder/lender, attorney, servicer, and/or mortgage insurer permission to speak with and disclose financial records pertaining to the loan or debt to:

Eleonora Temis, Necrecia Fletcher, and any and all employees of NET SHORTSALE GROUP, INC.

This Authorization shall be in effect until revoked in writing.

A facsimile copy of this document may serve with all of the rights and legalities as an original.

Borrower Signature	Co-Borrower Signature
Social Security Number	Social Security Number
Date of Birth	Date of Birth
Date	Date

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FINANCIAL WORKSHEET
BORROWER
CO-BORROWER

No. People Household	

EXPENSES		**BALANCE DUE**
1st Mortgage		
Taxes		
Insurance		
2nd Mortgage		
HOA Dues		
Car Payment		
2nd Car Payment		
Car Insurance		
Gasoline		
Electricity		
Gas		
Water/Sewage		
Garbage		
Telephone		
Cell Phone		
Cable TV		
Credit Cards		
Furniture Loans		
MTG's on other Properties		
Student Loans		
Health Insurance		
Life Insurance		
Taxes		
Donations		
Dues/Membership		
Medical Bills		
Medications		
Childcare		
Alimony/Child Support		
Tuitions		
Food/Household		
Total Expenses:		

INCOME	
Gross Salary	
Net Salary	
Spouse Net Salary	
Commissions/Tips	
Bonus	
Interest/Dividends	
Gross Self Employment Inc	
Net Self Employment Inc	
Pension/Retirement	
Rental Property	
S.S. Income	
Veteran's Benefit	
TOTAL NET INCOME	

AVAILABLE CASH	
Checking	
Savings	
Available Credit	
Additional 30 Days	
401K	
Total Available Cash	

Total Net Income	
Total Expenses	
Surplus/Deficit	

Borrower Signature: ______________________________ Date: ______________

Co-Borrower: ______________________________ Date: ______________

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HARDSHIP EXPLANATION LETTER

Property Address: ____

Please provide a brief explanation of your hardship. Make sure to include details.

1)when your hardship began: 2)the nature of your hardship 3)the current status of your hardship and 4)whether your hardship's condition is improving or worsening.

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______________________________ ______________________________
Signature Co- Signature

______________________________ ______________________________
Printed Name Date

Form **4506-T**
(Rev. September 2015)
Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

▶ **Do not sign this form unless all applicable lines have been completed.**
▶ **Request may be rejected if the form is incomplete or illegible.**
▶ **For more information about Form 4506-T, visit *www.irs.gov/form4506t*.**

OMB No. 1545-1872

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return.** There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	**1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)**
2a If a joint return, enter spouse's name shown on tax return.	**2b Second social security number or individual taxpayer identification number if joint tax return**

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)

4 Previous address shown on the last return filed if different from line 3 (see instructions)

5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.

Caution: If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

6 **Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶ ____________

a **Return Transcript,** which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days . . . . ☐

b **Account Transcript,** which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 10 business days . ☐

c **Record of Account,** which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days . . . . ☐

7 **Verification of Nonfiling,** which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days . . ☐

8 **Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2011, filed in 2012, will likely not be available from the IRS until 2013. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days . ☐

Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 **Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately. | / / | / / | / / | / /

Caution: Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note:** For transcripts being sent to a third party, this form must be received within 120 days of the signature date.

☐ **Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T.** See instructions.

Phone number of taxpayer on line 1a or 2a

Sign Here

▶ Signature (see instructions) Date

▶ Title (if line 1a above is a corporation, partnership, estate, or trust)

▶ Spouse's signature Date

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506-T and its instructions, go to *www.irs.gov/form4506t*. Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

General Instructions

Caution: Do not sign this form unless all applicable lines have been completed.

Purpose of form. Use Form 4506-T to request tax return information. You can also designate (on line 5) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

Note: If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an individual return and lived in:	Mail or fax to:
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team Stop 6716 AUSC Austin, TX 73301 512-460-2272
Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	Internal Revenue Service RAIVS Team Stop 37106 Fresno, CA 93888 559-456-7227
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	Internal Revenue Service RAIVS Team Stop 6705 P-6 Kansas City, MO 64999 816-292-6102

Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 801-620-6922
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	Internal Revenue Service RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 859-669-3592

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P.O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note: If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address. For a business address, file Form 8822-B, Change of Address or Responsible Party — Business.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.

CAUTION *You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed and returned to you if the box is unchecked.*

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-T but must provide documentation to support the requester's right to receive the information.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Note: If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Signature by a representative. A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form,** 10 min.; **Preparing the form,** 12 min.; and **Copying, assembling, and sending the form to the IRS,** 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see *Where to file* on this page.

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Property Information Sheet

Owner(s): ____

Property Address: ____

School District: ____

Bedrooms: 1 2 3 4 5 6

Full Baths: 1 2 3 4 **Half Baths:** 1 2 3

Kitchens: 1 2 3

Dining Room: Formal L-Shape None

Describe Layout:

Basement: Full Partial Crawl None Finished Not Finished

First Floor: ____

Second Floor: ____

Third Floor: ____

What appliances and how many are included in the sale?

__Fridge __Stove __Microwave __Washer __Dryer __A/C(s) or Central A/C

Aprox. Sq. Ft: 1000-1500 1500-2000 2000-2500 2500-3000

Property Details:

Construction: Frame Brick

Driveway: Private Shared Pavers Blacktop Cement

Garage: 1 Car 2 Car Attached Detached

Pool: In-Ground Above Ground Semi-In-Ground None

Wood Floors: Yes No

Sprinklers: Yes No

Patio: Yes No Pavers Cement

Fuel Type: Gas Oil Heat Type: Steam Hot Water

Occupancy Status: Owner Occupied Tenant Occupied How Many People ________

Leases: Yes No If Yes, what amount? $______________

Will Property Be Delivered Vacant? Yes/No Explain: ________________________________

Property Condition: Poor Fair Good Excellent

Please Explain Damages If Any: ____

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SHORT SALE DISCLOSURE

This document serves as an explanation and disclosure regarding your real estate located at:

(“The Property”)

A "Short Sale" is a voluntary sale of the Property for a price that is less than the total amount of the mortgages and liens that are on the Property. For a "Short Sale" to be successful all your mortgage holders and lien holders must approve the proposed "Short Sale".

In order to adequately negotiate on your behalf, you will have to provide us with your financial and other personal information, which will be submitted to your mortgage holders and lien holders so that they are able to analyze the requested "Short Sale". For us to begin the negotiation process, you need to read and initial each of the following paragraphs and you need to sign the bottom of the form.

The Seller(s) understand and acknowledge that:

1. All Short-Sales are subject to the approval of all lien holders of your property.

2. Net Short-Sale cannot guarantee that your mortgage holders and/or lien holders will approve the proposed "Short Sale". Your mortgage holder(s) and or lien holder(s) are under no obligation to accept the proposed short sale and the decision to do so rests solely within their discretion. Further, Net Short Sale cannot guaranty and makes no representation that it will be able stop, postpone or cancel any foreclosure proceedings initiated by your mortgage or lien holder(s).

3. You will likely receive no proceeds from the sale of your home. All net proceeds from the sale of your home including any refunded insurance premiums shall be paid to your mortgage holders and/or lien holders.

4. Your mortgage and/or lien holder(s) may accept your proposed short sale and issue a lien release only while reserving its right to pursue a judgment against you for any deficiencies owed as a result of their agreement to accept less than a full payoff. Net Short Sale cannot guaranty that the deficiency resulting from the short sale will be forgiven and cancelled. In certain jurisdictions, there may be anti-deficiency statutes that may apply to your sale that may prohibit mortgage and/or lien holder(s) from seeking a deficiency judgment against you. You are advised to seek the advice of an Attorney in your jurisdiction to determine whether there are specific laws governing the recourse rights of mortgage holders and/or lien holders.

5. Your mortgage and/or lien holders may forgive a portion or all your debt, which may than be considered taxable income which may result in you incurring a tax liability in the form of a 1099-C for any shortfall of the mortgage debt. You are advised to seek the advice.

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of an independent tax consultant or a CPA with any questions and/or concerns relative to any potential tax liabilities

6. The acceptance of a payoff for less than the full amount owed to your mortgage and/or lien holder(s) may be reported to the credit bureaus, which may negatively impact your credit score and serve as an impediment on your ability to obtain future credit.

7. You are not obligated to pay Net Short-Sale in advance for the negotiation of your short sale. You understand and agree that our fee will be paid from the proceeds of the short sale. Our fee will have to be approved by the mortgage and/or lien holder(s).

8. You agree and acknowledge that there have been no promises or representations made to you which are contrary to the disclosures and information contained herein.

Seller(s) have read and understand the foregoing Short Sale Disclosure and fully agree with the terms and conditions contained herein.

_________________________________ Seller _____________ Date

_________________________________ Seller _____________ Date