



SHABBIR REALTY INC
RESIDENTIAL & COMMERCIAL
Tel: (718) 657.1800/ (516) 350.6800 *
Fax: (718) 657 1802/ (516) 350.6801
Email: info@shabbirrealty.com

Thank you for contacting Shabbir Realty Inc. regarding your current financial situation. In order to better serve you, please provide the following documentation to your Short sale Agent/ Specialist.

- ✓ Completed Explanation of Hardship details (Attached)
- ✓ Signed and dated Borrower's Third Party Authorization (Attached)
- ✓ Copies of all legal notices you have received from your lender(s)
- ✓ A completed Income and Expense Form (Attached)
- ✓ Most Recent W-2's
- ✓ Copy of 2 yrs. most recent Income Tax Return
- ✓ Copies of all bank statements for the last two months.
- ✓ Copies of your last two pay stubs. (If self-employed include a profit and loss statement for the last six months and bank statements for your business accounts for the last six months)
- ✓ Verification of any other source of income. Example: Rental agreements, social security benefit statements, and so forth.
- ✓ Copy of note(s) on all loans secured against the home. (Please call for clarification if you have any questions regarding this item.
- ✓ Copy of NYS ID

Thank You

Shabbir Realty Inc

1225 Franklin Avenue, Ste 325 Garden City NY 11530



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Borrower's 3rd Party Authorization Form

Date: _____

1st Lender: _____ 1st Loan #: _____

2nd Lender: _____ 2nd Loan #: _____

Borrower: _____

Co-Borrower: _____

Address: _____

Phone #: _____

To Whom It May Concern:

Please consider this letter my official authorization to allow Shabbir Realty Inc. and its representatives _____, permission to discuss all current financial matters relating to the above referenced loan Shabbir Realty inc and Employees are authorized to negotiate any and all matters including, but not limited to, loan repayment, loan modification, and settlement agreements on my behalf.

If you have any questions, or wish to verify this authorization, please do not hesitate to contact me at the phone number listed above.

 Borrower Signature

 Co-Borrower Signature

 (Print Your Name)

 (Print your name)

 (Print your SSN)

 (Print your SSN)



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EMPLOYMENT HISTORY

Borrower History:

Current Employer/ address (or unemployed)

How long employed and position:

Co-Borrower History:

Current Employer/ address (or unemployed)

How long employed and position:



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EXPLANATION OF HARDSHIP

What changes or events have occurred since your loan originated that have caused you difficulty in keeping up with your payments?

How did this impair your ability to afford your mortgage?

When did the change(s) and/or event(s) occur?

Do you anticipate any improvement in your financial situation in the near future? Yes__ No__

If yes please explain:

How much are you able to contribute to your loans as of today? _____

How much are you able to contribute to your loan in 30 days? _____

FOR ADDITIONAL SPACE FOR HARDSHIP EXPLANATION USE ANOTHER SHEET



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MONTHLY EXPENSE SHEET

Electric Bill	\$
Gas Bill	\$
Water Bill	\$
Telephone	\$
Cable/ Internet	\$
Food/ Groceries	\$
Doctor Bills	\$
Auto Insurance	\$
Auto Expense (Loan, Gas, Washing)	\$
Travel Expenses (Bus, Train, Taxi)	\$
Dry Cleaning & Laundry	\$
Donation	\$
Property Taxes	\$
Home Owner's Insurance	\$
Personal Loans	\$
Credit Card Payments	\$
Other Monthly Expenses (Please List)	\$

Borrower's Signature: _____

(Co borrowers please fill a separate sheet)

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