

HELPING HOMEOWNERS IS WHAT WE ALWAYS DO.

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Do not sign this form until the form is fully completed and understood. Keep a copy of this form for your records.

DECLINE/OPT-OUT MODIFICATION OPTION IN ORDER TO PROCEED WITH THE SHORT SALE OPTION OF MY PROPERTY

Date: _____ Property Address: _____

Loan Number _____

I am electing to pursue assistance in selling this house and/or transferring ownership. I am aware that there may be options available to retain this property. I understand that if my loan is reviewed and approved for a modification, I would have the opportunity to keep my property and could be eligible for reduced monthly payments, lower interest rate, principal reduction and/or deferred principal. If I indicate below that I do not want to participate in a modification, I am foregoing the option of receiving these potential advantages.

This document supersedes any prior written or spoken request for a modification. Only a document rescinding this specific request will override this signed form.

MAKING SURE YOU HAVE CLEAR, SIMPLE, AND STRAIGHTFORWARD INFORMATION REGARDING YOUR SHORT SALE IS A PRIORITY TO US.

_____ decline or opt out from any Retention Programs including HAMP (modification) program and I want to SHORT SALE my property.

I also received and understand the short sale approval is for \$_____ and my unpaid principal balance thru _____ is \$_____

X _____
Borrower's signature Date

X _____
Co-borrower's signature Date

NOTARY OF PUBLIC ACKNOWLEDGEMENT

State of _____

County of _____

On this _____ of _____, 20____ before me _____ personally appeared _____ who proved on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity and that by his/her signature on the instrument the person acted, executed the instrument.

WITNESS my hand and official seal.

Notary Signature _____ (seal)

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We can resolve foreclosure through effective negotiation. Mitigate, do not litigate.™

1596 Dutch Broadway, Suite 2A, Second Floor, Elmont, New York 11003-4523

Main 516-668-4300 ■ Fax 516-837-0146 ■ www.hans-on.com ■ e-mail: rhans@hans-on.com

