

Here are the items needed in order to submit your package

All packages should be submitted to Kristin Sparks via email or fax. (Ksparks@watsontitle.net)
904-461-3221 –Fax.

Your username and password for Short Sale Commander will be provided via email at the time your file is uploaded. Please be reminded that all documents will be needed in order to submit the package to the lender. The process starts once we have ALL documents listed:

Title Request Form
Cover Letter
Explanation for Lender
Estimate of Condition and Repairs
Short Sale Submission Form (Homeowner)
Borrowers Authorization
Hardship Letter
Financial Worksheet
Listing Agreement
Fully executed contract
Hud (provided by Watson Title)
Tax Returns (all pages) 2 years
Bank Statements (last two months)
Income Verification (2 months pay stubs)
CMA, Comps
Mortgage Statements

BOA Equator requires buyer's information as well. We will need the first 5 digits of their social security number, current address, phone number, birth date and lender information including the prequalification letter. Here is the BOA website <https://shortsale.bankofamerica.com/index.cfm>
BOA's number is 1-866-880-1232 (BOA checklist is attached- see next page)

BOA Equator will require seller to call in and obtain a login and password. They will need their account number and social security number. Seller will then get a login and password. Listing agent will then need to go into Equator and set up their permanent login and password. Once these items are obtained please forward them to me via email.

*****VERY IMPORTANT IF THIS IS A BOA FILE PLEASE BE SURE TO ADD LISTING AGENT TO THE 3RD PARTY AUTHORIZATION. WE WILL NEED TO UPLOAD THAT INTO EQUATOR. ALSO PLEASE MAKE SURE TO HAVE THE CORRECT AUTHORIZATION FORM. IT IS LISTED AT WWW.WATSONTITLE.NET.*****

If you have any questions or concerns please contact me.

Thank you,
Kristin Sparks
904-436-1454 (direct line)

Email Ksparks@watsontitle.net (Best Contact)

ADDRESS _____
SELLER _____
EQUATOR CHECKLIST

Seller needs to call to initiate short sale (1-866-880-1232) and get the log-in and password then forward that information to Agent or processor.

Agent needs to create an account on equator and forward processor their log-in and password (www. Equator.com)

We will need:

Authorization form with agents name on it or it will be rejected

Seller's username and

Password: _____

How many people living in household: _____

Agents Username and Password: _____

Buyers address: _____

Buyers phone: _____

Buyers Date of Birth: _____

First Five of buyer's social security: _____

Buyers new lenders name and contact information: _____

Buyers lenders email address _____

Finance Rate _____

Type of Loan _____

Down Payment amount _____

Earnest money amount _____

Photo of the property _____

MLS link _____

Buyer pre-approval letter or proof of funds _____

Once these tasks are completed and verified the file will be assigned to a negotiator. If they reject the short sale or counter it will be posted on equator and you will be notified immediately via email from BOA.

Please note that Equator will be sending emails directly to the agent. We will not be getting those emails unless they are forwarded to us by you. In order to complete any necessary task please forward BOA emails directly to us immediately.

These accounts are worked once a week unless there is a task assigned.

IF you have any questions or concerns please contact us.

**Thank you,
Kristin Sparks 904-436-1454 Ksparks@watsontitle.net**