

ARK LAW GROUP, PLLC

# WELCOME PACK





## THE ARK LAW GROUP WELCOME PACK

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## WELCOME

At Ark Law Group, we know that being in debt is about much more than just numbers. We understand the challenges that debt causes, and the personal toll it can take on homeowners. We believe that the most important result of the short sale process is helping the homeowner settle their debts, get a clean slate, and a bright new future.

We have developed a short sale system that delivers those results, day in and day out. Our system takes care of all parties, through dedicated, caring advocacy, clear communications, and persistent, steadfast negotiations that gets the deal closed.

Since 2005, we've generated over 1,500 short sale approvals and settled over \$150 million in mortgage debt. In 2013, we were recognized as one of the Top 100 fastest growing companies in Washington State over the past three years.

We work with every major and local lender. We understand their processes and how best to expedite the short sale, secure seller incentives, postpone foreclosure sale dates, eliminate deficiencies, and get the transaction closed as fast as possible.

Here are the main components of our short sale negotiation service:

- Unlimited attorney and CPA consultations (For all short sale, debt settlement, and forgiven debt tax matters)
- Full document preparation and collection (We work directly with all parties to collect all required documents)
- Attorney review of all files, title reports, judgments, liens, and borrower financials
- Free Foreclosure Fairness Act review (Mediation filing and representation available upon request)
- Approval letter deficiency and settlement terms review (Each client receives an Attorney Deficiency Review letter)
- Complete mortgage debt settlement representation (We support our clients until all mortgage debt is settled)

We look forward to serving you. If you have questions at anytime, don't hesitate to call us at 1-800-603-3525 or email us at [help@arklawgroup.com](mailto:help@arklawgroup.com).

## HOMEOWNER INSTRUCTIONS

1. **Attorney Consultation:** If you would like a free attorney consultation, complete the Order Form to the best of your ability and email it to docs@arklawgroup.com or fax it to 1-888-860-1314. We will contact you to schedule an appointment time. During the consult we will discuss the legal and tax implications of a short sale and answer any of your questions.
2. **Document Submission:** When you are ready to begin, collect all the documents listed on the Required Documents Checklist page and send them to docs@arklawgroup.com or fax to 1-888-860-1314. It is best to submit a complete package prior to the time of listing of your property, so that we can audit it for completeness and check for possible incentives from your lender. Also, we want to have a complete file on hand so that when an offer is received, everything is ready to be submitted immediately.
3. **Accuracy of the Borrower Names:** Look at how your name is spelled and formatted on your mortgage statement. For example, do they use your middle initial, or a maiden name? If so, use that spelling and format on all of the other documents that you submit. Names and spellings not matching is a very common cause for the lender to delay or even cancel the short sale request.
4. **Lender Specific Documents:** Once we receive your Order Form, we will prepare any lender-specific documents that are required for your submission. We will then send them to you for additional signatures.
5. **Foreclosure Documents:** Send us a copy of any foreclosure documents you receive from your lender. These include the Notice of Preforeclosure Options, Notice of Default, and the Notice of Trustee Sale.
6. **Utilities and HOA:** It is important that you keep the utilities and HOA dues (if applicable) current if possible. Often the lien holder will deny payments for those items, and utilities that are turned off can become very expensive to get turned on for the buyer's inspection. If you are aware of any upcoming HOA Special Assessments, be sure to note that on the bottom of the Order Form. If you are on septic, you will need to pay to have it pumped and certified prior to closing.
7. **Bank Statements and Pay Stubs:** Please send us your updated statements and paystubs on a monthly basis. Lenders typically need your latest 60 days of statements and pay stubs on hand at all times.
8. **Broker Price Opinion (BPO) or Appraisal:** Your lender will need to assess the value of your home. If an appraiser or broker contacts you directly for access, do not let them in. Refer them to your real estate agent. Your agent should meet them at the property and provide the documents necessary that will support the appropriate valuation of the property. Bottom line: the BPO/appraisal is the most critical factor in the short sale process. We need the value to come in at the amount of the offer price or lower, or the offer will most likely be rejected.
9. **Lien Settlement:** To fully settle your mortgage debt there is a possibility that your lender will request a cash contribution from you. It is very important that you immediately begin putting money aside for that possibility. If you are strategically defaulting on your property, it is especially critical to set aside all of your mortgage payment money, as the lender may agree to a short sale without a hardship, but require you to make up for the missed payments.
10. **Timing:** If things go quickly, the process of listing, negotiation and closing can take 3-4 months. If the lender is challenging or changes mid-stream, and/or we need to file for a mediation, it can take 6-12 months or more. We get almost every file closed, you just need to be patient with the process.

## REAL ESTATE AGENT INSTRUCTIONS

1. **Use the Latest Welcome Pack.** Download it here: <http://arklawgroup.com/welcomepack.pdf>
2. **24/7 Updates for All Parties.** You, along with all other parties in the transaction, will have 24/7 access to file updates either online or a via our smartphone app. Details will be provided once the file has been set-up and deemed complete.
3. **Submit the Required Documents.** Either collect the homeowner docs and submit to us or have the homeowner submit them directly. Email to [docs@arklawgroup.com](mailto:docs@arklawgroup.com) or fax to 1-888-860-1314. If we receive a partial submission, we will begin working directly with the homeowner for the remaining docs.
4. **Seller Incentives.** The HAFA \$3,000 Incentive, the Bank of America \$2,500 COOP Incentive, the Bank of America Homeowner Incentive (up to \$30,000), and the Chase Incentive (up to \$25,000) may be available to the homeowner. We will work to secure any possible incentive for the homeowner unless we are told otherwise in writing.
5. **Listing Price Strategy.** If you don't have a buyer yet, we recommend that you initially price the listing at fair market value for non-distressed properties, hold the price for 2-3 weeks, and then begin doing weekly price drops of around 1-3%. We want to demonstrate to the lender that you have tested all price points, thereby further validating that the offer price truly reveals fair market value for the property.
6. **Ark Law Group, PLLC Processing Fee:** We are typically a buyer paid service. However, it is fine for any party to contribute to our fee. Please refer to the 14ss and the 14ss ALT at the end of the Welcome Pack. Our fee is 1.5% of the contract sales price, with a \$2,995 minimum. For properties over \$750,000 the fee is 1%.
7. **Letter on File.** The NWMLS requires that you use Form 7G when you are requiring the buyer to pay a Third Party Fee. Here is how to complete the form:
  - a. Amount of Fee: 1.5%, \$2,995 min.
  - b. Company Name: Ark Law Group, PLLC
  - c. Reason for Fee: To secure legal short sale representation.

If you are having the buyer pay the fee, you will want to make the 14ss form available to other agents in the listing docs, so that they include it with the contract submission to you.

In the Agent Remarks, you will need to include the following language, "Buyer to pay Ark Law Group short sale fee of 1.5%, (\$2,995 minimum), at time of closing."

8. **Six Ways to Get the Buyer Comfortable Paying Our Fee.** 1) Call it a success fee. "You pay only if you get the house at a price you are thrilled about!" 2) Have them lower their offer price by the amount of our fee. 3) Encourage them to request a 3% seller concession. The seller credit can be used to lower their closing costs, thereby freeing up cash to cover our fee. 4) Use a lender who will finance our fee. Non-portfolio lenders (correspondent lenders) are able to provide a credit to the buyer at closing that will cover our fee. 5) Ask them if they want to leave this purchase to chance or maximize their likelihood of success, by using the company with the best track record of success in the business. 6) If the buyer's agent balks at the fee, go ahead and lower the listing price by 1.5%. That will either bring in a more interested buyer, or motivate the current one to step up.

9. **Lower List Price to Match Offer Price:** If you receive an offer that is lower than the current listing price, we highly recommend lowering the list price down to the offer price prior to signing it. The property history is an important tool in demonstrating the fair market value to the lender and the BPO agent. Often the BPO value comes back at the list price. Therefore, if you have a situation where the offer you received is less than the list price, you want to make sure that the list price is adjusted accordingly.
10. **Completing or Procuring the Validation BPO:** We require that all of our short sale submissions include a Validation BPO. This is a BPO that is prepared by the listing agent, or procured by Ark Law Group. We have a BPO Agent that we use to prepare our Validation BPOs. If you would like us to procure one, all you need to do is check the box on the Agent Agreement form.

Meeting the lender's BPO agent at the property is a required step for the listing agent. Once you have mutual acceptance, you will need to change the showing remarks to require that agents call you first, so that you know when the BPO agent is going to the property. When the BPO agent goes to the property by themselves, the BPO value typically comes back too high.

At the BPO meeting, you will want to provide the BPO agent with the Validation BPO, the first page of the contract, the hardship letter, and all the charm you can muster. Remember - you are the expert on the property, and the BPO agent doesn't know anything about the particulars of the property and neighborhood conditions. All you need to do is state, "By the way, a BPO has already been done on the property," and hand the papers to the BPO agent.

11. **Case Manager:** You will be assigned an Ark Law Case Manager, who is either a paralegal or an attorney, who will work under the supervision of a managing attorney. The Case Manager will provide updates via our notification app, and via email when we need to send you specific, sensitive information that should not be broadcast to all parties.
12. **Accuracy of the Homeowner Name on the PSA:** For the smoothest short sale process possible, use the spelling and format of the seller's name that is found on their mortgage statement as the seller's name on the PSA. Then, use that spelling and format on all of the other documents that you submit. Names and spellings not matching is a very common cause for the lender to delay the short sale process.
13. **Cutoff for File Submission of Homes With Pending Trustee Sale Dates:** We need to have a full document submission at least three weeks prior to a Trustee Sale date. If you have a property that is going to sale sooner than three weeks, have the homeowner call and request a postponement with their lender. Once the sale has been postponed, we will work the file. Please note, if we are already working an active file with a buyer, that was deemed complete prior to the three week cutoff, we will take the lead on getting any necessary postponements.
14. **Electronic Signatures:** E-signatures are acceptable on Ark Law Group documents.
15. **Agent Communications with the Lien Holders:** We highly recommend that all contact with the lien holders is made only by Ark Law Group representatives. In our experience, having multiple parties contacting the lien holders results in confusion and a weakened negotiation strategy, as the lien holders attempt to extract concessions from all parties in various manners. In addition, multiple parties making contact typically slows down the process.

## REQUIRED DOCUMENT CHECKLIST

Date: \_\_\_\_\_ Homeowner Name: \_\_\_\_\_

### HOMEOWNER:

- Homeowner Order Form
- Utility Payoff Form
- Authorization to Release Information
- Hardship Letter (letter explaining your situation, with signature and date)
- Uniform Borrower Assistance Form (Form 710) (4 pages)
- Household Liabilities and Expenses Form
- Request for Transcript of Tax Return (Form 4506-T)
- Homeowner Agreement (2 pages)
- Most recent mortgage statement for all lenders
- Past two year's SIGNED tax returns, including all forms, and W-2s\*
- Most recent two month's pay stubs or YTD Profit and Loss, if self-employed\*
- Most recent two month's bank statements, all accounts, all pages\*
- Copy of the Notice of Pre-Foreclosure Options, Notice of Trustee Sale and/or Notice of Default (if applicable)

### REAL ESTATE AGENT:

- Listing Agreement
- Agent Agreement
- Preliminary Title Commitment
- Purchase and Sale Agreement with Pre-Approval Letter (once signed around)
- Validation BPO (submitted with signed offer if not requested of us to complete)
- Form 14ss or 14ss ALT addendum (uploaded to NWMLS at time of listing and then submit to us with offer)

Ark Law Group provides full document collection services. At a minimum, send us the Order Form as soon as possible, with any docs you have, and we will audit the file and handle all document collections until the file is deemed complete. We highly recommend that you submit all docs prior to, or at the time of listing. We want to have a complete file on hand when the PSA is submitted.

\* If the borrower(s) do not have any of these items, a separate signed and dated brief letter explaining why, must be included for each missing item. If a copy of the tax return is not available, go to [irs.gov](http://irs.gov) and request a free transcript.



## HOMEOWNER ORDER FORM

### HOMEOWNER INFORMATION: (use separate order form for additional properties)

Name: \_\_\_\_\_ Co-Borrower name: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

I do not need an attorney consultation at this time.  I would like an attorney consultation.

### PROPERTY INFORMATION:

Property address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Mailing address: (if different) \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

### AGENT INFORMATION:

Listing Agent: \_\_\_\_\_ Date Listed: \_\_\_\_\_ Listing # \_\_\_\_\_

Property Type (circle): Owner Occupied / 2nd Home / Rental      Repairs Needed: \_\_\_\_\_

Occupied (circle): Yes / No      Estimated Repair Costs: \_\_\_\_\_

Property Condition (circle): Poor / Average / Good

Trustee Sale #: \_\_\_\_\_ Trustee Sale Date: \_\_\_\_\_

Have you received a Notice of Default? (circle): Yes / No If so, when? \_\_\_\_/\_\_\_\_/\_\_\_\_

### LENDER INFORMATION:

1st Lender: \_\_\_\_\_ Loan # \_\_\_\_\_

Principal Balance: \_\_\_\_\_ Arrears: \_\_\_\_\_

2nd Lender: \_\_\_\_\_ Loan # \_\_\_\_\_

Principal Balance: \_\_\_\_\_ Arrears: \_\_\_\_\_

Do you have Mortgage Insurance? \_\_\_\_\_ Do you have a FHA/VA/USDA loan? \_\_\_\_\_

Any other liens/judgments? \_\_\_\_\_

Other things we should know: \_\_\_\_\_





## UTILITY PAYOFF FORM

### HOMEOWNER INFORMATION:

Name: \_\_\_\_\_

Property address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

### HOME OWNER ASSOCIATION / CONDO OWNER ASSOCIATION INFORMATION:

Do you have a HOA/COA? (circle): Yes / No      Name of Management Co: \_\_\_\_\_

Account Number: \_\_\_\_\_ Contact Name: \_\_\_\_\_

Contact Phone: \_\_\_\_\_ Contact Email: \_\_\_\_\_

How much are the payments: \_\_\_\_\_ Frequency: \_\_\_\_\_

Are your HOA payments delinquent? \_\_\_\_\_ If so, what was the date of your last payment? \_\_\_\_\_

### WATER COMPANY INFORMATION:

Name of Water Company: \_\_\_\_\_

Are your water payments delinquent? \_\_\_\_\_ If so, what was the date of your last payment? \_\_\_\_\_

### SEPTIC INFORMATION:

Are you on septic? (circle): Yes / No, if "yes" skip Sewer Company Information below.

### SEWER COMPANY INFORMATION:

Name of Sewer Company: \_\_\_\_\_

Are your sewer payments delinquent? \_\_\_\_\_ If so, what was the date of your last payment? \_\_\_\_\_

### SEWER CAPACITY INFORMATION: (if applicable)

Are you billed regularly for a sewer cap assessment? \_\_\_\_\_ If so, what is the amount? \_\_\_\_\_

Are your sewer cap payments delinquent? \_\_\_\_\_ If so, what was the date of your last payment? \_\_\_\_\_

The undersigned hereby authorizes the release of any information and any other related documents to Ark Law Group, PLLC, and the following escrow company: \_\_\_\_\_

\_\_\_\_\_  
BORROWER NAME

\_\_\_\_\_  
CO-BORROWER NAME

\_\_\_\_\_  
SIGNATURE

\_\_\_\_\_  
SIGNATURE

\_\_\_\_\_  
SOCIAL SECURITY#

\_\_\_\_\_  
SOCIAL SECURITY #



## AUTHORIZATION TO RELEASE INFORMATION

Ark Law Group, PLLC  
1400 112th Ave SE, Ste. 220  
Bellevue, WA 98004  
p. 1-800-603-3525  
f. 1-888-860-1314  
docs@arklawgroup.com

I/We hereby authorize Ark Law Group, PLLC, and specifically the following Attorneys, Paralegals:

\_\_\_\_\_

to receive any and all information they may require for the transfer or payoff or settlement of the mortgage or property detailed below. It is understood that a photocopy or fax of this form will also serve as authorization.

Property Address: \_\_\_\_\_

1st Lender: \_\_\_\_\_

Account Number: \_\_\_\_\_

2nd Lender: \_\_\_\_\_

Account Number: \_\_\_\_\_

\_\_\_\_\_  
BORROWER NAME

\_\_\_\_\_  
CO-BORROWER NAME

\_\_\_\_\_  
SIGNATURE

\_\_\_\_\_  
SIGNATURE

\_\_\_\_\_  
SOCIAL SECURITY#

\_\_\_\_\_  
SOCIAL SECURITY #

\_\_\_\_\_  
DATE

\_\_\_\_\_  
DATE

## HARDSHIP LETTER TEMPLATE

Points to cover in your hardship letter:

1. Explain with some detail what happened. Explain why you can't make your mortgage payments. For example,
  - I got sick
  - I lost my job
  - Reduction of income
  - Job transfer
  - Death in the family
  - Divorce
  - Loan re-set
  - Increased expenses
2. Explain that you intended to pay.  
***"I wanted to live here forever. I fully intended to make everything work. It just didn't work out."***
3. Describe anything that needs to be repaired in the house (roof, plumbing, electrical, foundation). It is ok to have things wrong with the house. It helps with the negotiations.
4. Ask for the lender's help.  
***"I want to sell my house and get my accounts fully settled."***
5. Thank the lender.  
***"Thank you so much for considering helping me. God bless you."***
6. Sign and date the letter.

# UNIFORM BORROWER ASSISTANCE FORM

If you are experiencing a temporary or long-term hardship and need help, you must complete and submit this form along with other required documentation to be considered for available solutions. On this page, you must disclose information about (1) you and your intentions to either keep or transition out of your home; (2) the property's status; (3) bankruptcy; and (4) your credit counseling agency.

On Page 2, you must disclose information about **all** of your income, expenses and assets. Page 2 also lists the required income documentation that you must submit in support of your request for assistance. Then on Page 3, you must complete the Hardship Affidavit in which you disclose the nature of your hardship. The Hardship Affidavit informs you of the required documentation that you must submit in support of your hardship claim.

**NOTICE: In addition, when you sign and date this form, you will make important certifications, representations and agreements, including certifying that all of the information in this Borrower Assistance Form is accurate and truthful and any identified hardship has contributed to your submission of this request for mortgage relief.**

**REMINDER: The Borrower Response Package you need to return consists of: (1) this completed, signed and dated Borrower Assistance Form; (2) completed and signed IRS Form 4506T-EZ (4506T for self-employed borrowers or borrowers with rental income); (3) required income documentation; and (4) required hardship documentation.**

Loan Number ..... (usually found on your monthly mortgage statement)  
 Servicer's Name ..

I want to:  Keep the Property  Vacate the Property  Sell the Property  Undecided

The property is currently:  My Primary Residence  A Second Home  An Investment Property

The property is currently:  Owner Occupied  Renter Occupied  Vacant

## BORROWER

## CO-BORROWER

BORROWER'S NAME

CO-BORROWER'S NAME

SOCIAL SECURITY NUMBER

DATE OF BIRTH

SOCIAL SECURITY NUMBER

DATE OF BIRTH

HOME PHONE NUMBER WITH AREA CODE

HOME PHONE NUMBER WITH AREA CODE

CELL OR WORK NUMBER WITH AREA CODE

CELL OR WORK NUMBER WITH AREA CODE

MAILING ADDRESS

PROPERTY ADDRESS (IF SAME AS MAILING ADDRESS, JUST WRITE SAME)

EMAIL ADDRESS

Is the property listed for sale?  Yes  No  
 If yes, what was the listing date? \_\_\_\_\_  
 If property has been listed for sale, have you received an offer on the property?  Yes  No  
 Date of offer: \_\_\_\_\_ Amount of Offer: \$ \_\_\_\_\_  
 Agent's Name: \_\_\_\_\_  
 Agent's Phone Number: \_\_\_\_\_  
 For Sale by Owner?  Yes  No

Have you contacted a credit counseling agency for help?  Yes  No  
 If yes, please complete the counselor contact information below:  
 Counselor's Name: \_\_\_\_\_  
 Agency's Name: \_\_\_\_\_  
 Counselor's Phone Number: \_\_\_\_\_  
 Counselor's Email Address: \_\_\_\_\_

Do you have condominium or homeowner association (HOA) fees?  Yes  No

Total monthly amount: \$ \_\_\_\_\_ Name and address that fees are paid to: \_\_\_\_\_

Have you filed for bankruptcy?  Yes  No If yes:  Chapter 7  Chapter 11  Chapter 12  Chapter 13

If yes, what is the filing Date: \_\_\_\_\_ Has your bankruptcy been discharged?  Yes  No Bankruptcy case number: \_\_\_\_\_

Is any Borrower an active duty service member?  Yes  No

Has any Borrower been deployed away from his/her primary residence or received a Permanent Change of Station order?  Yes  No

Is any Borrower the surviving spouse of a deceased service member who was on active duty at the time of death?  Yes  No

## UNIFORM BORROWER ASSISTANCE FORM

Monthly Household Income		Monthly Household Expenses and Debt Payments		Household Assets (associated with the property and/or borrower(s) excluding retirement funds)	
Gross wages	\$	First Mortgage Payment	\$	Checking Account(s)	\$
Overtime	\$	Second Mortgage Payment	\$	Checking Account(s)	\$
Child Support / Alimony*	\$	Homeowner's Insurance	\$	Savings / Money Market	\$
Non-taxable social security/SSDI	\$	Property Taxes	\$	CDs	\$
Taxable SS benefits or other monthly income from annuities or retirement plans	\$	Credit Cards / Installment Loan(s) (total minimum payment per month)	\$	Stocks / Bonds	\$
Tips, commissions, bonus and self-employed income	\$	Alimony, child support payments	\$	Other Cash on Hand	\$
Rents Received	\$	Car Lease Payments	\$	Other Real Estate (estimated value)	\$
Unemployment Income	\$	HOA/Condo Fees/Property Maintenance	\$	Other	\$
Food Stamps/Welfare	\$	Mortgage Payments on other properties	\$		\$
Other	\$	Other	\$		\$
<b>Total (Gross income)</b>	<b>\$</b>	<b>Total Household Expenses and Debt Payments</b>	<b>\$</b>	<b>Total Assets</b>	<b>\$</b>

Any other liens (mortgage liens, mechanics liens, tax liens, etc.)

Lien Holder's Name	Balance and Interest Rate	Loan Number	Lien Holder's Phone Number

### Required Income Documentation

- Do you earn a salary or hourly wage?**  
For each borrower who is a salaried employee or paid by the hour, include paystub(s) reflecting the most recent 30 days' earnings and documentation reflecting year-to-date earnings, if not reported on the paystubs (e.g. signed letter or printout from employer).
- Are you self-employed?**  
For each borrower who receives self-employed income, include a complete, signed individual federal income tax return and, as applicable, the business tax return; AND either the most recent signed and dated quarterly or year-to-date profit/loss statement that reflects activity for the most recent three months; OR copies of bank statements for the business account for the last two months evidencing continuation of business activity.
- Do you have any additional sources of income?** Provide for each borrower as applicable:  
**"Other Earned Income" such as bonuses, commissions, housing allowance, tips, or overtime:**  
 Reliable third-party documentation describing the amount and nature of the income (e.g., paystub, employment contract or printouts documenting tip income).  
**Social Security, disability or death benefits, pension, public assistance, or adoption assistance:**  
 Documentation showing the amount and frequency of the benefits, such as letters, exhibits, disability policy or benefits statement from the provider, and  
 Documentation showing the receipt of payment, such as copies of the two most recent bank statements showing deposit amounts.  
**Rental income:**  
 Copy of the most recent filed federal tax return with all schedules, including Schedule E—Supplement Income and Loss. Rental income for qualifying purposes will be 75% of the gross rent you reported reduced by the monthly debt service on the property, if applicable; or  
 If rental income is not reported on Schedule E – Supplemental Income and Loss, provide a copy of the current lease agreement with either bank statements or cancelled rent checks demonstrating receipt of rent.  
**Investment income:**  
 Copies of the two most recent investment statements or bank statements supporting receipt of this income.  
**Alimony, child support, or separation maintenance payments as qualifying income:\***  
 Copy of divorce decree, separation agreement, or other written legal agreement filed with a court, or court decree that states the amount of the alimony, child support, or separation maintenance payments and the period of time over which the payments will be received, and  
 Copies of your two most recent bank statements or other third-party documents showing receipt of payment.

**\*Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered for repaying this loan.**

# UNIFORM BORROWER ASSISTANCE FORM

## HARDSHIP AFFIDAVIT

I am requesting review of my current financial situation to determine whether I qualify for temporary or permanent mortgage loan relief options. Date Hardship Began is:

I believe that my situation is:

- Short-term (under 6 months)   
  Medium-term (6 – 12 months)   
  Long-term or Permanent Hardship (greater than 12 months)

**I am having difficulty making my monthly payment because of reason set forth below:**

*(Please check the primary reason and submit required documentation demonstrating your primary hardship)*

If Your Hardship is:	Then the Required Hardship Documentation is:
<input type="checkbox"/> Unemployment	<input type="checkbox"/> No hardship documentation required
<input type="checkbox"/> Reduction in Income: a hardship that has caused a decrease in your income due to circumstances outside your control (e.g., elimination of overtime, reduction in regular working hours, a reduction in base pay)	<input type="checkbox"/> No hardship documentation required
<input type="checkbox"/> Increase in Housing Expenses: a hardship that has caused an increase in your housing expenses due to circumstances outside your control	<input type="checkbox"/> No hardship documentation required
<input type="checkbox"/> Divorce or legal separation; Separation of Borrowers unrelated by marriage, civil union or similar domestic partnership under applicable law	<input type="checkbox"/> Divorce decree signed by the court; OR <input type="checkbox"/> Separation agreement signed by the court; OR <input type="checkbox"/> Current credit report evidencing divorce, separation, or non-occupying borrower has a different address; OR <input type="checkbox"/> Recorded quitclaim deed evidencing that the non-occupying Borrower or co-Borrower has relinquished all rights to the property
<input type="checkbox"/> Death of a borrower or death of either the primary or secondary wage earner in the household	<input type="checkbox"/> Death certificate; OR <input type="checkbox"/> Obituary or newspaper article reporting the death
<input type="checkbox"/> Long-term or permanent disability; Serious illness of a borrower/co-borrower or dependent family member	<input type="checkbox"/> Proof of monthly insurance benefits or government assistance (if applicable); OR <input type="checkbox"/> Written statement or other documentation verifying disability or illness; OR <input type="checkbox"/> Doctor's certificate of illness or disability; OR <input type="checkbox"/> Medical bills None of the above shall require providing detailed medical information.
<input type="checkbox"/> Disaster (natural or man-made) adversely impacting the property or Borrower's place of employment	<input type="checkbox"/> Insurance claim; OR <input type="checkbox"/> Federal Emergency Management Agency grant or Small Business Administration loan; OR <input type="checkbox"/> Borrower or Employer property located in a federally declared disaster area
<input type="checkbox"/> Distant employment transfer / Relocation	<p><b>For active duty service members:</b> Notice of Permanent Change of Station (PCS) or actual PCS orders.</p> <p><b>For employment transfers/new employment:</b></p> <input type="checkbox"/> Copy of signed offer letter or notice from employer showing transfer to a new employment location; OR <input type="checkbox"/> Pay stub from new employer; OR <input type="checkbox"/> If none of these apply, provide written explanation In addition to the above, documentation that reflects the amount of any relocation assistance provided, if applicable (not required for those with PCS orders).
<input type="checkbox"/> Business Failure	<input type="checkbox"/> Tax return from the previous year (including all schedules) AND <input type="checkbox"/> Proof of business failure supported by one of the following: <ul style="list-style-type: none"> <li><input type="checkbox"/> Bankruptcy filing for the business; OR</li> <li><input type="checkbox"/> Two months recent bank statements for the business account evidencing cessation of business activity; OR</li> <li><input type="checkbox"/> Most recent signed and dated quarterly or year-to-date profit and loss statement</li> </ul>
<input type="checkbox"/> Other: a hardship that is not covered above	<input type="checkbox"/> Written explanation describing the details of the hardship and relevant documentation

**Borrower/Co-Borrower Acknowledgement and Agreement**

I certify, acknowledge, and agree to the following:

1. All of the information in this Borrower Assistance Form is truthful and the hardship that I have identified contributed to my need for mortgage relief.
2. The accuracy of my statements may be reviewed by the Servicer, owner or guarantor of my mortgage, their agent(s), or an authorized third party\*, and I may be required to provide additional supporting documentation. I will provide all requested documents and will respond timely to all Servicer, or authorized third party\*, communications.
3. Knowingly submitting false information may violate Federal and other applicable law.
4. If I have intentionally defaulted on my existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this request for mortgage relief or if I do not provide all required documentation, the Servicer may cancel any mortgage relief granted and may pursue foreclosure on my home and/or pursue any available legal remedies.
5. The Servicer is not obligated to offer me assistance based solely on the representations in this document or other documentation submitted in connection with my request.
6. I may be eligible for a trial period plan, repayment plan, or forbearance plan. If I am eligible for one of these plans, I agree that:
  - a. All the terms of this Acknowledgment and Agreement are incorporated into such plan by reference as if set forth in such plan in full.
  - b. My first timely payment under the plan will serve as acceptance of the terms set forth in the notice of the plan sent by the Servicer.
  - c. The Servicer’s acceptance of any payments under the plan will not be a waiver of any acceleration of my loan or foreclosure action that has occurred and will not cure my default unless such payments are sufficient to completely cure my entire default under my loan.
  - d. Payments due under a trial period plan for a modification will contain escrow amounts. If I was not previously required to pay escrow amounts, and my trial period plan contains escrow amounts, I agree to the establishment of an escrow account and agree that any prior waiver is revoked. Payments due under a repayment plan or forbearance plan may or may not contain escrow amounts. If I was not previously required to pay escrow amounts and my repayment plan or forbearance plan contains escrow amounts, I agree to the establishment of an escrow account and agree that any prior escrow waiver is revoked.
7. A condemnation notice has not been issued for the property.
8. The Servicer or authorized third party\* will obtain a current credit report on all borrowers obligated on the Note.
9. The Servicer or authorized third party\* will collect and record personal information that I submit in this Borrower Response Package and during the evaluation process. This personal information may include, but is not limited to: (a) my name, address, telephone number, (b) my social security number, (c) my credit score, (d) my income, and (e) my payment history and information about my account balances and activity. I understand and consent to the Servicer or authorized third party\*, as well as any investor or guarantor (such as Fannie Mae or Freddie Mac), disclosing my personal information and the terms of any relief or foreclosure alternative that I receive to the following:
  - a. Any investor, insurer, guarantor, or servicer that owns, insures, guarantees, or services my first lien or subordinate lien (if applicable) mortgage loan(s) or any companies that perform support services to them; and
  - b. The U.S. Department of Treasury, Fannie Mae and Freddie Mac, in conjunction with their responsibilities under the Making Home Affordable program, or any companies that perform support services to them.
10. I consent to being contacted concerning this request for mortgage assistance at any telephone number, including mobile telephone number, or email address I have provided to the Lender/Servicer/ or authorized third party\*. By checking this box, I also consent to being contacted by text messaging.

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower Signature

\_\_\_\_\_  
Date

\*An authorized third party may include, but is not limited to, a counseling agency, Housing Finance Agency (HFA) or other similar entity that is assisting me in obtaining a foreclosure prevention alternative.

Borrower Name: \_\_\_\_\_ Loan Number: \_\_\_\_\_

**HOUSEHOLD LIABILITIES AND EXPENSES**

EXPENSES	MONTHLY PAYMENT	BALANCE DUE
ALIMONY / CHILD SUPPORT	\$	\$
AUTOMOBILE EXPENSES (Gas, Maintenance)	\$	\$
CHILD CARE/ELDER CARE	\$	\$
OTHER MORTGAGE(S)	\$	\$
EDUCATION	\$	\$
FOOD - FAMILY	\$	\$
MEDICAL / DENTAL	\$	\$
PETS	\$	\$
SPENDING MONEY	\$	\$
OTHER EXPENSE	\$	\$
AUTO INSURANCE	\$	\$
HEALTH INSURANCE	\$	\$
LIFE INSURANCE	\$	\$
HOSPITAL	\$	\$
PRESCRIPTIONS	\$	\$
CABLE	\$	\$
ELECTRICITY	\$	\$
GAS	\$	\$
TELEPHONE/ CELL PHONE / INTERNET	\$	\$
WATER / SEWAGE	\$	\$
CLOTHING	\$	\$
DRY CLEANING	\$	\$
MONTHLY PARKING	\$	\$
CLUB OR UNION DUES	\$	\$
SCHOOL OR WORK LUNCHES PURCHASED	\$	\$
HOA DUES	\$	\$
OTHER	\$	\$
<b>DEBT</b>		
AUTOMOBILE LOANS	\$	\$
AUTOMOBILE LOANS	\$	\$
CREDIT CARDS	\$	\$
INSTALLMENT LOANS	\$	\$
MORTGAGE PAYMENT	\$	\$
2 <sup>ND</sup> LIEN MORTGAGE PAYMENT	\$	\$
PROPERTY TAXES AND INSURANCE (if not included in mortgage payment)	\$	\$
PERSONAL LOANS	\$	\$
OTHER SECURED DEBT	\$	\$
OTHER UNSECURED DEBT	\$	\$
OTHER	\$	\$
<b>TOTAL EXPENSES/DEBT</b>	\$	\$

BORROWER:

\_\_\_\_\_  
Signature

\_\_\_\_\_, 20\_\_\_\_  
Date

\_\_\_\_\_  
Name (please print)

CO-BORROWER:

\_\_\_\_\_  
Signature

\_\_\_\_\_, 20\_\_\_\_  
Date

\_\_\_\_\_  
Name (please print)



# Request for Transcript of Tax Return

OMB No. 1545-1872

▶ Request may be rejected if the form is incomplete or illegible.

**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](http://IRS.gov) and click on "Order a Return or Account Transcript" 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.

<b>1a</b> Name shown on tax return. If a joint return, enter the name shown first.	<b>1b</b> First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
<b>2a</b> If a joint return, enter spouse's name shown on tax return.	<b>2b</b> Second social security number or individual taxpayer identification number if joint tax return
<b>3</b> Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)	
<b>4</b> Previous address shown on the last return filed if different from line 3 (see instructions)	
<b>5</b> 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. ▶ 1040

**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 1120A, Form 1120H, Form 1120L, 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. 12/31/2010 12/31/2011 12/31/2012 12/31/2013

Check this box if you have notified the IRS or the IRS has notified you that one of the years for which you are requesting a transcript involved **identity theft** on your federal tax return

**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, partner, 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.

		Phone number of taxpayer on line 1a or 2a
▶ <b>Signature</b> (see instructions)	Date	
▶ <b>Title</b> (if line 1a above is a corporation, partnership, estate, or trust)		
▶ <b>Spouse's signature</b>	Date	

## HOMEOWNER AGREEMENT – PG 1

Property Address: \_\_\_\_\_

“NOTICE REQUIRED BY WASHINGTON LAW. THIS IS AN IMPORTANT LEGAL CONTRACT AND COULD RESULT IN THE LOSS OF YOUR HOME.” Ark Law Group, PLLC CANNOT guarantee you that they will be able to refinance your home or arrange for you to keep your home. Continue making mortgage payments until refinancing, if applicable, is approved. You should consult with an attorney before signing this contract. If you sign a promissory note, lien, mortgage, deed of trust, or deed, you could lose your home and be unable to get it back.”

“Notice required by the Federal Trade Commission. Ark Law Group, PLLC is not associated with the government, and our service is not approved by the government or your lender. Even if you accept this offer and use our service, your lender may not agree to change your loan. You may stop doing business with us at any time with regard to our short sale negotiation services. You may accept or reject the offer of mortgage assistance we obtain from your lender or servicer. If you stop paying your mortgage, you could lose your home and damage your credit rating.”

All borrowers are required to initial next to the statements, signifying your understanding and agreement:

\_\_\_\_\_/I/We understand that Ark Law Group will attempt to negotiate a short sale with some or all of the owners of the liens on the property. The representation shall be limited to analysis of ways to improve our debt structure, short sale counseling, and short sale negotiations. No litigation or litigation-related activities are included within this agreement.

\_\_\_\_\_/I/We understand that if we need legal services beyond short sale negotiations, that we will be required to sign a additional agreement for that specific service, and that additional fees may apply.

\_\_\_\_\_/I/We understand that Ark Law Group has made no assurance or guarantees. I acknowledge that, if Ark Law Group is unable to come to an agreement on a reduction in the debt, or a buyer is not found for the property, the property may go to foreclosure auction. I agree to hold Ark Law Group harmless should the property not be sold in time to avoid the foreclosure auction.

\_\_\_\_\_/I/We understand that the Ark Law Group fee is 1.5% of the purchase price, with a minimum of \$2,995 plus any allowable attorney fees paid by the lien holder.

\_\_\_\_\_/I/We agree that the short sale approval letters may be used by Ark Law Group, PLLC to help inform other homeowners of what to expect in their negotiations with their lenders. All private information is removed.

\_\_\_\_\_/I/We understand that my mortgage holder(s), even after agreeing to a short sale may require that the difference between the original balance and the negotiated balance be paid by me and hold me personally liable for such payment. I understand that I will have the opportunity prior to closing to review the short sale approval letter(s), consult with legal counsel, and make an informed decision on whether to proceed with the short sale.



## HOMEOWNER AGREEMENT – PG 2

**Property Address:** \_\_\_\_\_

\_\_\_\_\_/I/We understand that any forbearance or forgiveness of debt by lien holder(s) may result in a taxable gain and I should consult with a qualified tax professional to discuss the implications, if any, if I should receive a form 1099 from the lender(s).

\_\_\_\_\_/I/We understand that all information and any documents provided to Ark Law Group, PLLC shall remain confidential, and will only be used to obtain short sale approval letter(s) from the lien holder(s).

\_\_\_\_\_/I/We understand that unless otherwise agreed upon, the homeowner is responsible for all HOA, utility, and septic costs through closing. If unable to commit to paying for these expenses, you agree to communicate your situation to your Listing Agent immediately so that the MLS listing information can indicate that the buyer will be responsible for them.

\_\_\_\_\_/I/We understand that if a lien holder retains the right to pursue a deficiency balance after the short sale closing, that Ark Law Group will provide support and coaching until the debt is completely settled. Coaching and support includes debt settlement negotiation strategy instructions, online training materials, and unlimited email support. Ark Law Group can be retained to negotiate the remaining debt at an additional charge.

\_\_\_\_\_/I/We understand that Ark Law Group retains the right to deny representation if issues arise that compromise the Washington Rules of Professional Conduct

\_\_\_\_\_/I/We have read the Homeowner Instructions and agree to its terms.

I HAVE COMPLETELY READ THIS AFFIDAVIT BEFORE SIGNING IT AND I AGREE TO THE FACTS AND CONDITIONS CONTAINED HEREIN.

\_\_\_\_\_  
SELLER NAME

\_\_\_\_\_  
SELLER NAME

\_\_\_\_\_  
SELLER SIGNATURE

\_\_\_\_\_  
DATE

\_\_\_\_\_  
SELLER SIGNATURE

\_\_\_\_\_  
DATE

## AGENT AGREEMENT

**Property Address:** \_\_\_\_\_

I HEREBY ACKNOWLEDGE that I/ have read the following disclosures and understand and agree to each statement, acknowledged by my initials next to the statement, and the signature below.

\_\_\_\_\_Ark Law Group, PLLC represents and warrants that it is compliant with all FTC MARS regulations concerning short sale negotiators as well as all other applicable State and Federal laws. Ark Law Group, PLLC will indemnify and hold harmless Agent for any and all liability associated with compliance issues arising out of the Transaction. Ark Law Group, PLLC has an insurance policy in the aggregate amount of \$2,000,000.

\_\_\_\_\_Ark Law Group, PLLC has agreed to perform Loss Mitigation Services for the above named property. The services can include providing paperwork to homeowners, submitting paperwork to lenders, requesting short sale approvals, and guiding the process through closing.

\_\_\_\_\_Ark Law Group, PLLC has promised to do their best to help homeowners achieve their desired outcome but cannot promise any guarantee that the property will be paid off, kept out of foreclosure or stopped from an impending foreclosure sale.

\_\_\_\_\_Agent agrees to meet the BPO agent at the subject property and provide the Validation BPO, the first page of the contract, and the hardship letter.

\_\_\_\_\_Agent agrees to place the following language in the Agent Remarks, "Buyer to pay Ark Law Group short sale fee of 1.5%, (\$2,995 minimum), at time of closing."

\_\_\_\_\_Agent has read the Agent Instructions and agrees to its terms.

### Validation BPO

- Yes, I would like Ark Law Group, PLLC to prepare and provide the Validation BPO once the contract has mutual acceptance. I understand that the fee for this is \$95 and that I will be billed at the time of closing.
- No, I will prepare the Validation BPO and submit along with the purchase and sales contract.

On this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_, I have set my name and signature:

\_\_\_\_\_  
LISTING AGENT NAME

\_\_\_\_\_  
AGENT SIGNATURE

\_\_\_\_\_  
DATE

## FORM 14SS: ADDENDUM / AMENDMENT TO PURCHASE AND SALE AGREEMENT

The following is part of the Purchase and Sale Agreement dated \_\_\_\_\_  
between \_\_\_\_\_ (“Buyer”)  
and \_\_\_\_\_ (“Seller”)  
and Ark Law Group ("Attorney") concerning \_\_\_\_\_ (“the  
Property”).

AS A CONDITION OF THIS TRANSACTION, THE BUYER SHALL PAY AN ATTORNEY FEE FOR SHORT SALE PROCESSING SERVICES.  
IT IS AGREED BETWEEN THE SELLER, BUYER, AND ATTORNEY AS FOLLOWS:

**Buyer to pay the Ark Law Group Attorney Fee of 1.5% of the purchase price. Minimum fee of \$2,995.**

Attorney fee due only upon a successful closing. Fee paid on final HUD. This document cannot be altered by any party.

\_\_\_\_\_  
BUYER SIGNATURE DATE

\_\_\_\_\_  
SELLER SIGNATURE DATE

\_\_\_\_\_  
BUYER SIGNATURE DATE

\_\_\_\_\_  
SELLER SIGNATURE DATE

**FORM 14SS - ALT: ADDENDUM / AMENDMENT TO PURCHASE AND SALE AGREEMENT**

The following is part of the Purchase and Sale Agreement dated \_\_\_\_\_  
 between \_\_\_\_\_ ("Buyer")  
 and \_\_\_\_\_ ("Seller")  
 and Ark Law Group ("Attorney") concerning \_\_\_\_\_ ("the  
 Property").

IT IS AGREED BETWEEN THE SELLER, BUYER, AGENTS(S) AND ATTORNEY AS FOLLOWS:

**The Ark Law Group Attorney Fee is 1.5% of the purchase price. Minimum fee of \$2,995. The following parties  
 are responsible for the fee, in the following amounts:**

_____ <b>Party</b>	_____ <b>Amount or %</b>
_____ <b>Party</b>	_____ <b>Amount or %</b>
_____ <b>Party</b>	_____ <b>Amount or %</b>
_____ <b>Party</b>	_____ <b>Amount or %</b>

Attorney fee due only upon a successful closing. Fee paid on final HUD. This document cannot be altered by any party.

_____ BUYER SIGNATURE	_____ DATE	_____ SELLER SIGNATURE	_____ DATE
_____ BUYER SIGNATURE	_____ DATE	_____ SELLER SIGNATURE	_____ DATE
_____ BUYER'S AGENT SIGNATURE	_____ DATE	_____ LISTING AGENT SIGNATURE	_____ DATE

## TESTIMONIALS

### SELLER:

Thanks for taking care of my short sale. I couldn't have done it without you! It was nice to be contacted when something was needed. I knew I was in good hands. Erin O'Leary worked on my sale and did a fantastic job communicating with my realtor. Thanks again. Kelli L. - Colorado Springs, CO Jan-18-2014

Amanda Hause did an amazing job of getting our short sale closed. It went so quickly that we, and our realtor Mark Bergman, were very surprised! Amanda pushed through the red tape, insisting on talking to a supervisor at Wells Fargo. That did the trick and then it was done. We will happily recommend Ark Law Group to anyone we know needing a short sale. Thank you all so much for your help! Sue W. - Seattle, WA Jan-28-2014

Your services were very professional overall and I would recommend your company, thank you for helping me through this process. Each time I reached out to any of the staff who were working on the file they were very responsive and returned communication very quickly. Matt S. - Richfield, MN Dec-06-2013

### LISTING AGENT:

Ark Law Group did it again! They successfully negotiated my short sale listing and we closed the transaction with my client paying zero dollars and a complete deficiency balance waiver. My team and I were kept updated during the short sale process and we are grateful for the results! Steve S. - (RE/MAX) Seattle, WA Jan-24-2014

The entire Ark Law team was great. I have used other short sale negotiators before but the level of communication and the timing was superb. I have been kept informed of developments up to the last minute. I was particularly impressed with the engagement with the lien holders who usually drag their feet, lose documents and keep coming back for more. There was no instance when they asked for the same documents to be submitted. Demba B. - (Skyline Properties Agent) Everett, WA Dec-20-2013

### BUYER:

We had an awesome experience with Ark Law firm. Everything went smooth and quickly. I appreciated the updates in a timely fashion. Allison H. - Auburn, WA Jan-22-2014

### BUYER'S AGENT:

This was the fastest short sale I have had to date. The weekly updates were helpful to both me and my buyer. Thank you very much for a smooth transaction. Melissa B. - (Keller Williams) Renton, WA Jan-31-2014

This was my first experience with the Ark Law Group and I was very impressed! They worked very hard to get us as far along as possible from the very beginning. Which in turn really helped to expedite the closing process. In addition to being on top of everything, they kept everyone in the loop. I would not hesitate to work with them again. Sherri G. - (Windermere) Kingston, WA Jan-30-2014

### LIEN HOLDER:

Kelly Peterson was very responsive and a pleasure to work with. I would welcome the opportunity to work with him again! Martin S. - (Wells Fargo Negotiator) Richfield, WI Jan-16-2014

### ESCROW:

This property had a lot of issues come up that held up closing from November 2013 to actual close date of Jan 30, 2014. In our crunch time I felt that Kelly Peterson worked extra hard to pull this through negotiations. He did a great job! I don't think this file would have closed without his extra efforts. Thank you! Althea C. - (CW Escrow Officer) Jan-30-2014

I was sincerely impressed with Kelly Peterson's handling of this short sale. His timely follow through was amazing. He is a true asset for any agent wishing to engage in a short sale negotiation! Wendy E. - (Rainer Title) Lakewood, WA Jan-13-2014