



April 22, 2011

Webster Bank, N.A.
609 West Johnson Avenue
Cheshire, CT 06410
WebsterBank.com

RE: MSP: [REDACTED]
Short Sale Request

Dear Borrower(s) :

We are attempting to collect a debt from you and any information we obtain may be used for that purpose.

This letter is being sent in response to your recent request regarding a short-sale on the above referenced account. In order to consider a short sale request, Webster Bank, N.A. requires the following:

1. Financial Disclosure (copy enclosed)
2. Hardship Letter
3. Title search (if available)
4. Certified Appraisal (within 1 month)
5. Last 2 years tax returns
6. Recent Pay Stubs (2)
7. Recent Bank Statements (2)
8. HUD1A Settlement form
9. Listing agreement
10. Purchase agreement
11. Full payoff letter or Short-Sale approval from senior mortgage (if applicable)
12. Buyer's pre-approval letter or proof of funds
13. Signed Third Party Authorization (if applicable)

These documents should be sent to my attention to be reviewed. Please mail them to the address listed above, or fax them to 203-294-8369. Upon receipt of the above, Webster Bank will initiate the required analysis and review. Please feel free to contact us at 1-800-270-5300 if you have any questions.

Unless otherwise specified, you are still required to make your regular monthly mortgage loan payments while we are considering your short-sale request.

Thank you for your cooperation in this matter.

Sincerely,
Thomas Scollin
Sr. Collector
Eastern Time
CO022

Monthly Expenses

If you need additional space, attach a separate sheet clearly labeled.

Borrower	Monthly Payment	Balance Due	Months Delinquent
Mortgage Payment or rent	_____	_____	_____

Do you have other debt secured by property (2nd Mortgage)? _____

If yes, itemize each lien and complete the information:

	Monthly Payment	Balance Due	Months Delinquent
#1 _____	_____	_____	_____
#2 _____	_____	_____	_____
#3 _____	_____	_____	_____

List the vehicles you own/lease, their age, and value:

Monthly Payment	Balance Due	Months Delinquent
#1 _____	_____	_____
#2 _____	_____	_____
#3 _____	_____	_____

List your credit cards and
Account numbers:

	Monthly Payment	Balance Due	Months Delinquent
#1 _____	_____	_____	_____
#2 _____	_____	_____	_____
#3 _____	_____	_____	_____
#4 _____	_____	_____	_____
#5 _____	_____	_____	_____
#6 _____	_____	_____	_____



Pho: 1-800-270-5300
Fax: 1-203-294-8369

Student Loan Payment(s):	Monthly Payment	Balance Due	Months Delinquent
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#1 _____	_____	_____	_____
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#2 _____	_____	_____	_____
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#3 _____	_____	_____	_____
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Alimony Payments:	Monthly Payment	Balance Due	Months Delinquent
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_____	_____	_____	_____
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Utilities (heating, cooling, cooking, etc.)

#1 _____	_____	_____	_____
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#2 _____	_____	_____	_____
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#3 _____	_____	_____	_____
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	Monthly Payment	Balance Due	Months Delinquent
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Telephone: _____	_____	_____	_____
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Health/life insurance _____	_____	_____	_____
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Not deducted from paycheck: _____	_____	_____	_____
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Medical doctors/dentist not paid _____	_____	_____	_____
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By insurance: _____	_____	_____	_____
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Hospital, prescription drugs, etc: _____	_____	_____	_____
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Auto Insurance : _____	_____	_____	_____
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Gas, parking: _____	_____	_____	_____
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Auto maintenance: _____	_____	_____	_____
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Food: _____	_____	_____	_____
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Clothes/cleaning: _____	_____	_____	_____
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Entertainment (movies, dinner, Cable TV, sports, etc.): _____	_____	_____	_____
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Childcare: _____	_____	_____	_____
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Charitable donations: _____	_____	_____	_____
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Other (specify): _____	_____	_____	_____
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Other (specify): _____	_____	_____	_____
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Other (specify): _____	_____	_____	_____
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Please return this form and all supporting documents to:
Webster Bank, N.A.
609 W. Johnson Ave. CH450
Cheshire, CT 06410
LossMitigation@WebsterBank.com

Assets

Estimated Property Value _____

Present Liquid Asset Value as of (date) _____

- | | | |
|-----|--|----------|
| 1. | Checking Account # 1 | \$ _____ |
| 2. | Checking Account # 2 | \$ _____ |
| 3. | Savings Account # 1 | \$ _____ |
| 4. | Savings Account # 2 | \$ _____ |
| 5. | Trustee/Custodial Account | \$ _____ |
| 6. | Land or Real Estate | \$ _____ |
| 7. | 401k/Savings/Investment Plans/Profit Sharing | \$ _____ |
| 8. | IRA's | \$ _____ |
| 9. | U.S. Savings Bonds | \$ _____ |
| 10. | Stocks and Bonds | \$ _____ |
| 11. | Cash Value of Life Insurance | \$ _____ |
| 12. | Automobile(s) – Year & Make/Model | \$ _____ |
| 13. | Other Liquid Assets | \$ _____ |
| 14. | Have you received any lump sum payments,
e.g, worker's compensation or inheritance?
If yes, please describe below. | \$ _____ |
- _____
- _____
- _____
- _____

**WE ARE ATTEMPTING TO COLLECT A DEBT FROM YOU AND ANY INFORMATION WE OBTAIN
MAY BE USED FOR THAT PURPOSE.**

Please sign below to grant us authority to confirm the information you have disclosed in this financial statement to verify that it is accurate.

By signing below, you are also certifying the following statements.

- I/We have not intentionally defaulted on my/our mortgage or any other debt. ("Intentionally defaulted" means I/We had readily available funds, at the time payment on the mortgage other debt was due, that could have paid the mortgage or other debt without undue hardship.)
- I/We have not been convicted of fraud under federal or state law in the past 10 years.
- I/We have not knowingly, or willfully and with actual knowledge, furnished material false information for the purpose of obtaining my/our existing mortgage(s).

Borrower/sign: _____

Date: _____

Co-Borrower: _____

Date: _____

Please return this form and all supporting documents to:
Webster Bank, N.A.
609 W. Johnson Ave. CH450
Cheshire, CT 06410
LossMitigation@WebsterBank.com