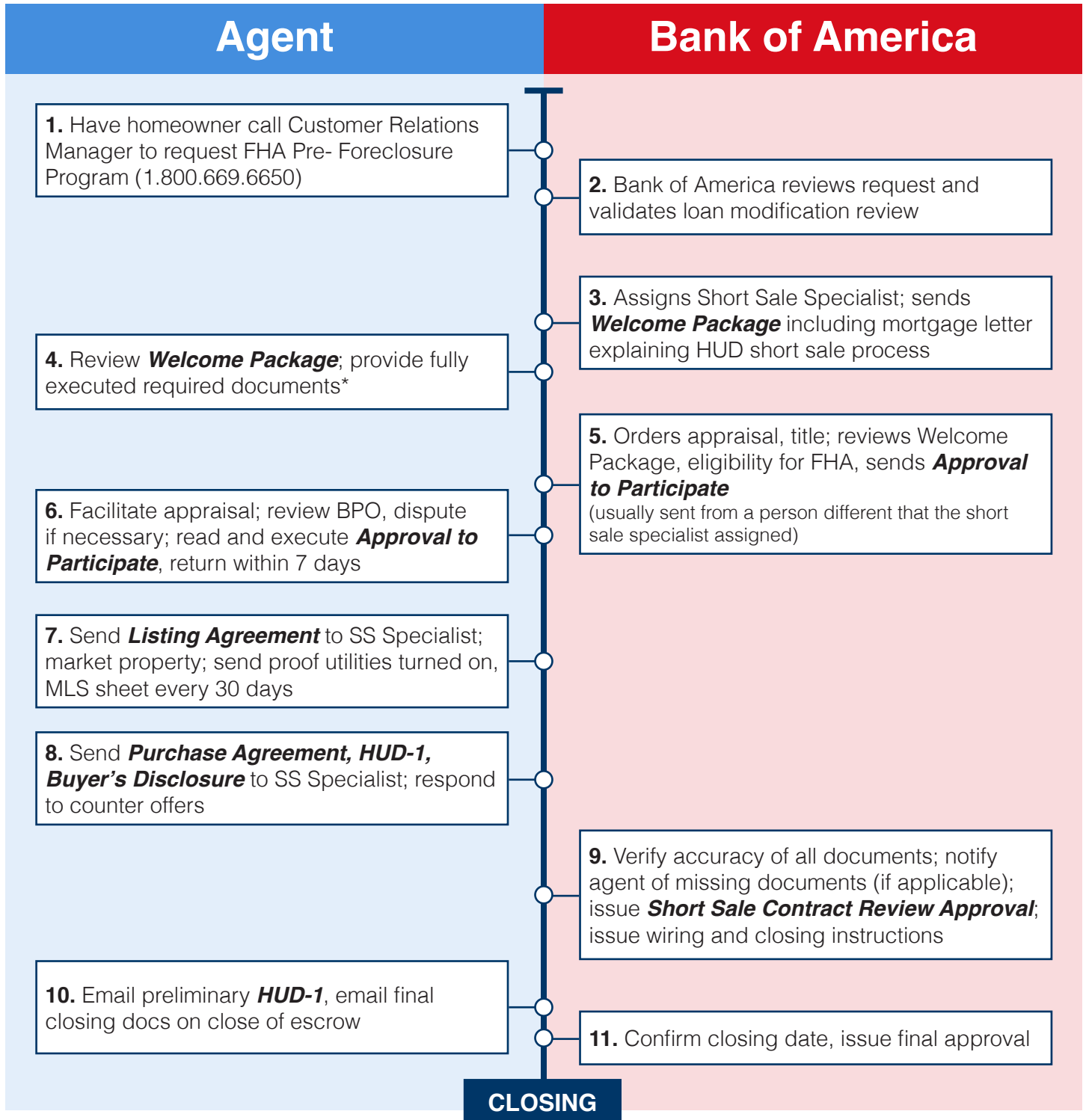


BANK OF AMERICA

FHA PRE-FORECLOSURE PROCESS



BANK OF AMERICA

FHA PRE-FORECLOSURE PROCESS

***Required Initiation Documents:**

- Occupancy Letter
- Authorization Form
- Authorization/Acknowledgement
- Financial Worksheet:
 - Hardship letter (signed and dated)
 - Verification of Information and Occupancy
 - Current, non-expired Listing Agreement (signed and dated by seller and agent)
 - Current, non-expired copy of MLS listing or proof of consistent marketing
- Pay stubs (30 days consecutive; dates, amounts, names, institutions)
- Bank statements (all pages, accounts and borrowers)

(Submit as one package; all signatures must be “wet ink”; do not leave any fields blank, use “n/a” if necessary)

***Required Prequalification Documents:**

- Signed ATP (Approval to Participate)
- Purchase Contract
- HUD-1
- Listing Agreement
- Current MLS
- Buyer’s Acknowledgement and Disclosure