

**Please review and follow all of the guidelines listed below when presenting an offer. Thank you.**

- Offer submission from MUST be included with offer. It is available for download at <http://offers.sdshortsaleexperts.com>
- We require that your buyer deposits their earnest deposit (minimum of 1%) into escrow upon acceptance of the offer between our seller and your buyer; contingent upon the lien holders' acceptance. Your buyer will give us 90 days to negotiate the short sale. If at the end of 90 days we still do not have an approval, your buyer will have the option of cancelling the contract and their full deposit will be returned. (The deposit and contingency period are handled on the Short Sale Addendum (Form SSA)).
- Once the contract is accepted and the deposit is received by escrow, the property will go into pending under your name. All other offers received on the property will be treated as back up offers.
- The C.A.R. form "Short Sale Addendum" (SSA) needs to be incorporated into the agreement.
  1. Paragraph A - Date is 90 days from the day you create the offer.
  2. Paragraph B.1. – Check Box - Time periods (ii) shall begin the Day After Seller delivers to Buyer written notice of Short-Sale lender's consent.
  3. Paragraph B.2. – Don't Check Box - Deposit check shall be (i) immediately handled as provided in the Agreement.
- Please download and include the CAR Addendum (ADM-11) from the website, or create your own as part of the contract with the EXACT verbiage.
- Once an approval is given, you will be required to close escrow in 30 days or less.
- All offers must be accompanied by:
  1. Approval letter from a lender
  2. Copy of the earnest deposit
  3. Proof of funds for the down payment (bank statement, letter from bank verifying deposits, etc. Buyers may black out any account #'s)
- Hazard Report by "Disclosure Source"
- Escrow will be "Solid Solution Escrow"
- Line D.1. regarding escrow fees - Please do not write "split 50/50". Please write "each to pay their own fees as customary"
- Title will be "Ticor Title"
- Line 25.D. – Please write in "Form SSA and Addendum #1 are incorporated into this agreement"
- Page 8 – Please make sure to include your license #, the office license # and sign the offer

- Page 8 – Please fill in the listing agent information as follows:
  - Firm – Silvercrest Realty Group
  - Firm License – 01870483
  - Agent – Glen Henderson
  - Agent License – 01384181
  - Address – 3131 Camino Del Rio N, Ste 1420, San Diego, CA 92108
  - Phone – 619-889-7646 Fax-619-374-1934
  - Email – [offers@sdshortsaleexperts.com](mailto:offers@sdshortsaleexperts.com)
  
- If asking for closing costs, they cannot exceed 3% and may be countered out. No down payment assistance programs will be considered.
  
- The lenders will not pay for a home warranty, so please do not include it in the contract.
  
- Unless otherwise noted, the lender will not pay for a termite report or repairs, so please do not include it in the contract. Your client is welcome to have their own inspection completed. (The price of the property is already reduced to compensate the buyer for this)
  
- The transaction is an “As-Is” purchase (The price of the property is already reduced to compensate the buyer for this)
  
- All deals are sent to the bank at 2.5% commission to the buyer’s agent. Any reductions below 5% total commissions will be split 50/50 between both sides. (We obtain this 99% of the time.)
  
- Offers CAN NOT be written “or assignee”
  
- With an accepted offer, you will be updated of the status once a week by a member of our team
  
- Banks will not pay a commission if you are representing yourself in the transaction. We recommend you write the offer through your broker or another agent in your office.
  
- The three Wells Fargo short sale addendums have been downloaded from the site and are included with the offer.

Once you have read this information and prepared an offer, it is preferred that it is emailed to:

[offers@sdshortsaleexperts.com](mailto:offers@sdshortsaleexperts.com)

It can also be faxed to:

**619-374-1934**