



CERTIFIED DISTRESSED  
PROPERTY EXPERT®

# Short Sale vs. Foreclosure Loss Severity Comparison

## Short Sale

Market value:	
Loan amount:	
Sale price:	
Taxes:	
Insurance:	
Closing costs (2.25%):	
Commissions (6%):	
<b>Proceeds from sale:</b>	
Loan amount:	
Less proceeds:	
Plus mortgage insurance:	
<b>Lender loss:</b>	
<b>Loss percentage:</b>	

## Foreclosure

Market value:	
Loan amount:	
Sale price:	
*Legal fees:	
Taxes:	
Insurance:	
6 months utilities:	
6 months maintenance:	
6 months interest loss:	
Association dues:	
Closing costs (2.25%):	
*Staffing costs:	
Commissions (6%):	
<b>Proceeds from sale:</b>	
Loan amount:	
Less proceeds:	
Plus mortgage insurance:	
<b>Lender loss:</b>	
<b>Loss percentage:</b>	

\*\$5K for first \$100K sales price, \$1K for every \$100K thereafter

**FORM W**