

**FAX COVER SHEET** (This page should be returned to us with your **completed** financial analysis form)

**\*\*PLEASE INCLUDE THE ACCOUNT NUMBER ON EVERY PAGE OF YOUR RETURNED PACKAGE\*\***

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To: Loss Mitigation

From: \_\_\_\_\_ Account Number(s) \_\_\_\_\_

Fax to: **1-866-709-4744** or mail to: Loss Mitigation  
2711 North Haskell Avenue, Suite 900  
Dallas TX 75204

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**The following documentation must be included to determine eligibility:**

- **Financial Analysis Form (no notary required) – 2 pages**
- **The enclosed Financial Hardship Affidavit completed and signed by all borrowers (no notary required) – 3 pages,**
- **A signed and dated copy of the IRS Form 4506-T (Request for Transcript of Tax Return) for each borrower (borrowers who filed their tax returns jointly may send in one IRS Form 4506-T signed and dated by both the joint filers) – 2 pages, and**
- **Documentation to verify all of the income of each borrower (including any alimony or child support that you choose to rely upon to qualify). This documentation should include:**

**For each borrower who is paid by an employer:**

- Copy of the most recent filed federal tax return with all schedules required by the IRS at the time you filed your return; and
- Copy of the two most recent pay stubs or other proof of income from your employer including the frequency in which you get paid (example: monthly, bi-weekly, or weekly).
- To utilize commissions and/or overtime listed on pay stubs, a letter from your employer stating that commissions and/or overtime will continue must be included.

**For each borrower who is self-employed:**

- Copy of the most recent filed federal tax return with all schedules required by the IRS at the time you filed your return, and
- Copy of the most recent quarterly or year-to-date profit/loss statement.

**For each borrower who has income such as Social Security, disability or death benefits, or pension:**

- Copy of most recent federal tax return with all schedules and W-2 or copies of two most recent bank statements.
- Copy of benefits statement or letter from the provider that states the amount, frequency and duration of the benefit. Such benefit must continue for at least 3 years to be considered qualifying income under this program.

**For each borrower who has income such as public assistance, or unemployment:**

- Copy of most recent federal tax return with all schedules and W-2 or copies of two most recent bank statements.
- Copy of benefits statement or letter from the provider that states the amount, frequency and duration of the benefit. Such benefit must continue for at least 9 months to be considered qualifying income under this program.

**For each borrower who is relying on alimony or child support as qualifying income:**

- Copy of divorce decree, separation agreement or other written agreement or decree that states the amount of alimony or child support and period of time over which it will be received. Payments must continue for at least 3 years to be considered qualifying income under this program.
- Proof of full, regular and timely payments; for example, deposit slips, bank statements, court verification or filed federal tax return with all schedules.

**For each borrower who has rental income:**

- Copies of most recent two years filed federal tax returns with all schedules, including Schedule E-Supplement Income and Loss. Rental income for qualifying purposes will be 75% of the gross rent.

**Additional items required if you are requesting a sale of your property:**

- **Copy of listing agreement**
- **Copy of the sales contract**
- **Copy of the estimated Settlement Statement (HUD 1) if available**
- **Signed “third party authorization” form**

**FINANCIAL ANALYSIS FORM****Mortgage Account Number (s)** \_\_\_\_\_

Name (Borrower):	Home Phone:	Work Phone:	Alternate/Cell Phone:	
Preferred Method of Contact	<input type="checkbox"/> Home Phone	<input type="checkbox"/> Work Phone	<input type="checkbox"/> Alternate/Cell	
Borrower Social Security Number				
Name (Co-borrower):	Home Phone:	Work Phone:	Alternate/Cell Phone:	
Preferred Method of Contact	<input type="checkbox"/> Home Phone	<input type="checkbox"/> Work Phone	<input type="checkbox"/> Alternate/Cell	
Co-Borrower Social Security Number				
Mailing Address:				
May we contact you via email:	Yes/No			
If yes, please provide your email address:				
Is the property occupied?	Yes/No			
If yes, is it owner occupied or tenant occupied?	Owner/Tenant			
Condition of the property?	Excellent	Good	Fair	Condemned
Have you received a notice of condemnation?	Yes/No			
Have you filed bankruptcy?	Yes/No			
Amount of funds available to contribute towards a workout?	\$			
Total number of individuals in your household:				
Do you want to keep the property?	Yes/No			
Is your home listed for sale?	Yes/No			
If yes, what is the list price?	\$			
What is your agent's (realtor) name and telephone number? If applicable	Realtor Name: Realtor Phone:			
Do you have a second mortgage?	Yes/No			
If yes, please provide contact information for your second mortgage company.	Name/phone number of second mortgage company:			

**EMPLOYMENT HISTORY**

	<b>Borrower</b>		<b>Co-Borrower</b>	
Currently employed?	Yes	No	Yes	No
How long?				
Present employer:				
If self-employed, name of company:				
<b>Income</b> *All income must have documented proof as outlined in the Fax Cover Sheet.				
<b>Description *</b>	<b>Borrower</b>	<b>Co-Borrower</b>	<b>Total</b>	
Gross Salary / Wages (monthly) **	\$	\$	\$	
Unemployment Income (monthly)	\$	\$	\$	
Child Support / Alimony (monthly)	\$	\$	\$	
Disability Income (monthly)	\$	\$	\$	
Rental Income (monthly)	\$	\$	\$	

\*\*Gross salary/wages is your total monthly income before any tax withholding or employer deductions.

**ASSETS/LIABILITIES**

Mortgage Account Number (s) \_\_\_\_\_

If you own real estate in addition to your personal residence, please attach a complete list of property addresses / name(s) of Lender / Lender's address and phone number / account numbers / monthly payment / amount owed / estimated value & rental income.

**Assets**

Description	Estimated Value	Amount Owed	Net Value (est. value less amount owed)
Personal Residence	\$	\$	\$
Personal Property	\$	\$	\$
Checking Accounts	\$	\$	\$
Savings Accounts	\$	\$	\$
IRA / 401(k) / Keogh Accounts	\$	\$	\$
Stocks / Bonds / CDs	\$	\$	\$
Cash Value of Life Insurance	\$	\$	\$
Other	\$	\$	\$
<b>Totals</b>	\$	\$	\$

**Liabilities (Expenses)**

Description	Monthly Payment	Balance Due	Delinquent?
First Mortgage Lender	\$	\$	Yes No
Other Mortgages / Liens / Rents	\$	\$	Yes No
Alimony / Child Support	\$	\$	Yes No
Homeowners Assoc. Dues *DOCUMENTATION TO VERIFY CONDO and/or COOP DUES MUST BE SUBMITTED WITH PACKAGE	\$	\$	Yes No
Property Taxes (if not escrowed and included in your current mortgage payment)	\$	\$	Yes No
Homeowner's (hazard) Insurance (if not escrowed and included in your current mortgage payment)	\$	\$	Yes No
Other insurance (i.e. wind, flood) (If not escrowed and included in your current mortgage payment.)	\$	\$	Yes No
Health Insurance	\$	\$	Yes No
Medical Expenses	\$	\$	Yes No
Child Care	\$	\$	Yes No
Credit Card / Installment Loans	\$	\$	Yes No
Student Loans / Personal Loans	\$	\$	Yes No
Auto Loan(s)	\$	\$	Yes No
Auto Expenses / Gasoline / Insurance	\$	\$	Yes No
Food / Household Supplies	\$	\$	Yes No
Water / Sewer / Utilities / Phone(s) / Cable	\$	\$	Yes No
Other	\$	\$	Yes No

If additional space is needed for Liabilities (Expenses), please include an additional page.

**Note:** Some of the items included are not applicable to the Making Home Affordable (MHA) program. However, this form is used for various modification programs, including the MHA.

Borrower Signature

Date

Co-borrower Signature

Date

Financial Hardship Affidavit

Mortgage Account Number (s) \_\_\_\_\_

Borrower Name: \_\_\_\_\_ Date of Birth \_\_\_\_\_

Co-Borrower Name: \_\_\_\_\_ Date of Birth \_\_\_\_\_

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

Property City, State, Zip: \_\_\_\_\_

Account Number(s): \_\_\_\_\_

In order to qualify for our offer to enter into an agreement to modify my loan, I/we am/are submitting this form to the Servicer and indicating by my/our checkmarks (“ ”) the one or more events that contribute to my/our financial hardship and difficulty in making payments on my/our mortgage loan.

Borrower Co-Borrower

My income has been reduced or lost. For example: unemployment, underemployment, reduced job hours, reduced pay, or a decline in self-employed business earnings. I have provided details under “Explanation” and have attached verifying documentation.

My household financial circumstances have changed. For example: death in family, serious or chronic illness, permanent or short-term disability, divorce, incarceration, increased family responsibilities (adoption or birth of a child, taking care of elderly relatives or other family members). I have provided details under “Explanation” and have attached verifying documentation.

My expenses have increased. For example: monthly mortgage payment has increased or will increase, high medical and health-care costs, uninsured losses (such as those due to fires or natural disasters), unexpectedly high utility bills, increased real property taxes. I have provided details under “Explanation” and have attached verifying documentation.

My cash reserves are insufficient to maintain the payment on my mortgage loan and cover basic living expenses at the same time. Cash reserves include assets such as cash, savings, money market funds, marketable stocks or bonds (excluding retirement accounts). Cash reserves do not include assets that serve as an emergency fund (generally equal to three times my monthly debt payments). I have provided details under “Explanation” and have attached verifying documentation.

My monthly debt payments are excessive, and I am overextended with my creditors. I may have used credit cards, home equity loans or other credit to make my monthly mortgage payments. I have provided details under “Explanation” and have attached verifying documentation.

There are other reasons I/we cannot make our mortgage payments. I have provided details under “Explanation” and have attached verifying documentation.

**Explanation (Required):**

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If additional space is needed for Explanation, please include an additional page.

**Information for Government Monitoring Purposes**

The following information is requested by the federal government in order to monitor compliance with federal statutes that prohibit discrimination in housing. **You are not required to furnish this information, but are encouraged to do so. The law provides that a lender or servicer may not discriminate either on the basis of this information, or on whether you choose to furnish it.** If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, the lender or servicer is required to note the information on the basis of visual observation or surname if you have made this request for a loan modification in person.

**If you do not wish to furnish the Information for Government Monitoring Purposes, please check the box below.**

<p><b>BORROWER</b></p> <p><input type="checkbox"/> I do not wish to furnish this information</p>	<p><b>CO-BORROWER</b></p> <p><input type="checkbox"/> I do not wish to furnish this information</p>
<p><b>Ethnicity:</b></p> <p><input type="checkbox"/> Hispanic or Latino</p> <p><input type="checkbox"/> Not Hispanic or Latino</p>	<p><b>Ethnicity:</b></p> <p><input type="checkbox"/> Hispanic or Latino</p> <p><input type="checkbox"/> Not Hispanic or Latino</p>
<p><b>Race:</b></p> <p><input type="checkbox"/> American Indian or Alaska Native</p> <p><input type="checkbox"/> Asian</p> <p><input type="checkbox"/> Black or African American</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p><input type="checkbox"/> White</p>	<p><b>Race:</b></p> <p><input type="checkbox"/> American Indian or Alaska Native</p> <p><input type="checkbox"/> Asian</p> <p><input type="checkbox"/> Black or African American</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p><input type="checkbox"/> White</p>
<p><b>Sex:</b></p> <p><input type="checkbox"/> Female</p> <p><input type="checkbox"/> Male</p>	<p><b>Sex:</b></p> <p><input type="checkbox"/> Female</p> <p><input type="checkbox"/> Male</p>

**Borrower/Co-Borrower Acknowledgement:**

1. Under penalty of perjury, I/we certify, represent and agree that all of the documents and information I/we have provided in connection with the Financial Analysis Form and this Affidavit are true and correct and the event(s) identified in the Financial Analysis Form and this Affidavit has/have contributed to my/our financial hardship and the need to modify the terms of my/our mortgage loan.
2. I/we understand and acknowledge the Servicer may investigate the accuracy of my/our statements, may require me/us to provide supporting documentation, and that knowingly submitting false information may violate Federal law.
3. I/we understand the Servicer will pull a current credit report on all borrowers/co-borrowers or a joint report for a married couple.
4. I/we understand that if I/we have intentionally defaulted on my/our existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this Affidavit, or if I/we do not provide all of the required documentation, the Servicer may cancel the Agreement and may pursue foreclosure on my/our home.
5. I/we certify that my/our property is owner-occupied and I/we have not received a condemnation notice.
6. I/we certify that I/we will obtain credit counseling if it is determined that my/our financial hardship is related to excessive debt. For purposes of the Making Home Affordable program, “excessive debt” means that my/our debt-to-income ration after the modification would be greater than or equal to 55%.
7. I/we certify that I/we are willing to provide all requested documents and to respond to all Servicer communication in a timely manner. I/we understand that time is of the essence.

**Borrower/Co-Borrower Acknowledgement (continued):**

8. I/we understand that the Servicer will use this information to evaluate my/our eligibility for a loan modification or other workout, but the Servicer is not obligated to offer me/us assistance based solely on the representations in this Affidavit.

9. I/we accept and agree to all terms of the Home Affordable Modification Trial Period (“Trial Period”) Plan which is incorporated herein by reference as if set forth in full.

10. I/we agree that when the Servicer accepts and posts a payment during the Trial Period it will be without prejudice to, and will not be deemed a waiver of, the acceleration of my loan or foreclosure action and related activities and shall not constitute a cure of my default under my loan unless such payments are sufficient to completely cure my entire default under my loan.

11. I/we agree that any prior waiver as to payment of escrow items in connection with my loan has been revoked.

12. I/we agree to the establishment of an escrow account and the payment of escrow items if an escrow account never existed on my loan.

13. I/we understand that Servicer will collect and record personal information, including, but not limited to, my name, address, telephone number, social security number, credit score, income, payment history, government monitoring information, and information about account balances and activity. I understand and consent to the disclosure of my personal information and the terms of the Trial Period Plan and Modification Agreement by Servicer to (a) the U.S. Department of Treasury, (b) Fannie Mae and Freddie Mac in connection with their responsibilities under the Homeowner Affordability and Stability Plan; (c) any investor, insurer, guarantor or servicer that owns, insures, guarantees or services my first lien or subordinate lien (if applicable) mortgage loans(s); (d) companies that perform support services for the Home Affordable Modification Program and the Second Lien Modification Program; and (e) any HUD certified housing counselor.

**NOTICE TO BORROWERS**

**Be advised that you are signing these documents under penalty of perjury. Any misstatement of material fact made in the completion of these documents including but not limited to misstatement regarding your occupancy in your home, hardship circumstances, and/or income may subject you to potential criminal investigation and prosecution for the following crimes: perjury, false statements, mail fraud, and wire fraud.**

**The information contained in these documents is subject to examination and verification. Any potential misrepresentation may be referred to the appropriate law enforcement authority for investigation and prosecution.**

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

\_\_\_\_\_  
Date

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

\_\_\_\_\_  
Date

# THIRD PARTY AUTHORIZATION and AGREEMENT to RELEASE

(Please complete and return if you ONLY want us to speak with your Real Estate Agent, or any other designated third party on your behalf.)

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

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



**Before you sign this authorization, please be aware that...**

- There is never a fee to get assistance or information about the Making Home Affordable program from your lender or a HUD-approved housing counselor.
- Beware of any person or organization that asks you to pay a fee in exchange for housing counseling services or modification of a delinquent loan.
- Beware of anyone who says they can “save” your home if you sign or transfer over the deed to your house. Do not sign over the deed to your property to any organization or individual unless you are working directly with your mortgage company to forgive your debt.
- ONLY use HUD certified counseling agencies: Call **1.800.CALL.FHA** to find a HUD-certified housing counseling agency
- Never make your mortgage payments to anyone other than your mortgage company without their approval.

I/we do hereby authorize (my lender/mortgage servicer) to release or otherwise provide to:

\_\_\_\_\_ of \_\_\_\_\_ in his/her capacity as  
Name Company (if applicable)

\_\_\_\_\_ Phone Number  
Relationship (if applicable)

public and non-public personal financial information contained in my loan account which may include, but is not limited to, loan balances, final payoff statement, loan payment history, payment activity, and/or property information.

We, the lender/mortgage servicer, will take reasonable steps to verify the identity of the 3<sup>rd</sup> party authorized above, but will have no responsibility or liability to verify the true identity of the requestor when he/she asks to discuss my account or seeks information about my account. Nor shall we, the lender/mortgage servicer, have any responsibility or liability for what the requestor may do with the information he/she obtains concerning my account.

I/we do hereby indemnify and forever hold harmless the lender/mortgage servicer, from all actions and causes of actions, suits, claims, attorney fees, or demands against the lender/servicer which I/we and/or my heirs may have resulting from the lender/mortgage servicer discussing my loan account and/or providing any information concerning the loan account to the above named requestor or person identifying themselves to be that requestor.

If you agree to this Authorization and the terms of the Release as stated above, please sign, date, and return with the Financial Analysis form.

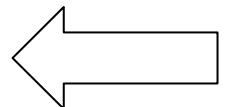
NOTE: No information concerning your account will be provided until we have received this executed document. The **authorization needs to be in the name of an individual (not a company)** and a form needs to be completed for each authorized individual. All parties on the Mortgage must sign.

\_\_\_\_\_  
Printed Borrower Name

\_\_\_\_\_  
Printed Borrower Name Date \_\_\_\_\_

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

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



Form **4506-T**

**Request for Transcript of Tax Return**

(Rev. January 2008)  
Department of the Treasury  
Internal Revenue Service

- ▶ Do not sign this form unless all applicable lines have been completed.  
Read the instructions on page 2.
- ▶ Request may be rejected if the form is incomplete, illegible, or any required line was blank at the time of signature.

OMB No. 1545-1872

**Tip:** Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. 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 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 if joint tax return
<b>3</b> Current name, address (including apt., room, or suite no.), city, state, and ZIP code	
<b>4</b> Previous address shown on the last return filed if different from line 3	
<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. The IRS has no control over what the third party does with the tax information.	

**Caution: DO NOT SIGN** this form if a third party requires you to complete Form 4506-T, and lines 6 and 9 are blank.

**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. ▶ \_\_\_\_\_

- a Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. 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 30 calendar days . . . . .
- c Record of Account**, which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days . . . . .
- 7 Verification of Nonfiling**, which is proof from the IRS that you **did not** file a return for the year. 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 2006, filed in 2007, will not be available from the IRS until 2008. 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 45 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.

\_\_\_\_ / \_\_\_\_ / \_\_\_\_      \_\_\_\_ / \_\_\_\_ / \_\_\_\_      \_\_\_\_ / \_\_\_\_ / \_\_\_\_      \_\_\_\_ / \_\_\_\_ / \_\_\_\_

**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, **either** husband or wife 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.

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



## General Instructions

**Purpose of form.** Use Form 4506-T to request tax return information. You can also designate a third party to receive the information. See line 5.

**Tip.** Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

**Where to file.** Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different RAVS teams, send your request to the team based on the address of your most recent return.

**Note.** You can also call 1-800-829-1040 to request a transcript or get more information.

## Chart for individual transcripts (Form 1040 series and Form W-2)

If you filed an individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New York, Vermont	RAIVS Team Stop 679 Andover, MA 05501  978-247-9255
Alabama, Delaware, Florida, Georgia, North Carolina, Rhode Island, South Carolina, Virginia	RAIVS Team P.O. Box 47-421 Stop 91 Doraville, GA 30362  770-455-2335
Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team Stop 6716 AUSC Austin, TX 73301  512-460-2272
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Iowa, Kansas, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	RAIVS Team Stop 37106 Fresno, CA 93888  559-456-5876
Arkansas, Connecticut, Illinois, Indiana, Michigan, Missouri, New Jersey, Ohio, Pennsylvania, West Virginia	RAIVS Team Stop 6705-B41 Kansas City, MO 64999  816-292-6102

## Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to the "Internal Revenue Service" at:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Georgia, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Tennessee, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409  801-620-6922
Connecticut, Delaware, District of Columbia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250  859-669-3592

**Line 1b.** Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

**Line 6.** Enter only one tax form number per request.

**Signature and date.** Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 60 days of the date signed by the taxpayer or it will be rejected.

**Individuals.** Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

**Corporations.** Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

**Partnerships.** Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

**All others.** See Internal Revenue Code section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

**Documentation.** For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the Letters Testamentary authorizing an individual to act for an estate.

**Privacy Act and Paperwork Reduction Act Notice.** We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. Sections 6103 and 6109 require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, and the District of Columbia for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 10 min.; **Preparing the form**, 12 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to the Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224. Do not send the form to this address. Instead, see *Where to file* on this page.

## General Notification

The enclosed package encompasses requirements for all available programs, including the Making Home Affordable program established under the Obama administration. For information and eligibility requirements under the Making Home Affordable program, visit [www.makinghomeaffordable.gov](http://www.makinghomeaffordable.gov) or [www.financialstability.gov](http://www.financialstability.gov) website. **Please wait to submit the financial package until ALL required forms are completed and necessary attachments included.**

**Please continue to make your monthly payment.** If assistance is needed, it is recommended that you contact a credit counselor who is trained to guide you through your current financial situation. You can access [www.hud.gov](http://www.hud.gov) or call 800-225-5342 for more information regarding credit counselors.

You may receive phone calls or letters from our office asking for a payment while we consider any options that might be available.

A trial modification or permanent modification may require:

- Non-escrowed accounts: An escrow account to pay taxes and/or insurance is required for most modification programs.
- You may be required to enroll in an electronic payment program.

## Frequently Asked Questions

### **How long will it take to process my modification request and determine if I qualify for the program?**

First, we will review your request as quickly as possible. Once the package is returned to our office, you will hear something from Loss Mitigation within **14** business days advising the package was received and notifying you if additional information is required. Within **60** days from the date a complete package is received, you will be notified as to the modification option available to you. If you aren't eligible for a modification, the reason for denial will be provided. Please note, however, that your modification will not be effective unless you meet all of the applicable conditions.

### **The Financial Analysis Form asks, "Amount of funds available to contribute towards a workout?" What does that mean?**

We are attempting to determine the amount of funds that you currently have available to contribute towards any delinquency. In some instances, this may be called a down payment or a borrower's contribution. (Not applicable to the Making Home Affordable Program.)

### **On the Financial Analysis Form, what would be included as Personal Property under the Asset section?**

Personal property is an item of worth that you may own. Some examples of personal property may include a vehicle or recreational vehicle, collectibles, etc.

### **Under Liabilities (Expenses), I pay my car insurance on a semi-annual or annual basis. How do I list that?**

Please make sure that the amount of the expense is broken down to a monthly premium amount. Example: If the car insurance is \$500 for a 6 month period, divide \$500 by 6 (\$83.33) to determine the monthly premium.

### **If I am submitting my tax returns, why do I need to complete the 4506-T form?**

The 4506-T form is a required for a modification. If information is missing that you are unable to provide we will utilize the 4506-T form to obtain the necessary information.

### **What information is needed on the form 4506-T?**

Please complete the following:

- 1a – 4: List information as shown on your tax returns
- 5: Third party name (the mortgage company), address, and telephone number
- 6: Transcript requested the form used to file your tax return (example form 1040)
- 6a, 6b, and 6c: Should all include a check mark
- 7: Verification of Nonfiling should include a check mark
- 8: Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript should include a check mark
- 9: Year or period requested should include previous two years tax returns (example 12/31/2007 and 12/31/2008)
- Signature and Spouses Signature and Dates

### **The 4506-T form states, "Caution: DO NOT SIGN this form if a 3<sup>rd</sup> party required you to complete and lines 6 and 9 are blank." What do I enter for those items?**

All applicable blanks on the form need to be completed. This disclaimer is provided as a warning that lines 6 a,b,c and 9 must be completed prior to signing the form.