

# Mortgage Assistance Application Checklist

***Important: All documents listed on this form are required.***

***Documents indicated with an asterisk \* will be required if applicable***

***We will be unable to review your request for assistance until all required documents are received.  
Use the checklist below prior to submission to ensure all documents are included with submission.***

- Copies of all Core Documents Listed in Section 3.**
  - Completed, signed and dated Mortgage Assistance Application
  - Signed and Dated hardship letter
  - Signed and Dated 4506-T **AND** most recent, signed, dated and completed tax returns
  - Last 2 months bank statements for all accounts, Checking, Savings, CD, etc. (ALL PAGES)  
\*Transaction history is unacceptable, actual statements are needed
  - Copies of Bills and Receipts for all Additional Living Expenses Section 6b  
\*Bills and receipts for additional living expenses must be submitted to be included in review
  - Copy of Previous Year W-2 form
- Proof of Income Section 3.**
- Hardship Information and Copies of documentation Section 4.**
  - (refer to your specific hardship for document details)*
- \* Pre-foreclosure Sale Information if Applicable**
- \*Third Party Authorization if Applicable**
- \*Non-Borrower Authorization Form if Applicable**

**To submit your completed application, you may use one of the methods below:**

- **Email:** [lossmitigation@themoneysource.com](mailto:lossmitigation@themoneysource.com)
- **FAX:** 1-203-309-6013
- **Mail:** 500 South Broad Street  
Suite 100A  
Meriden, CT. 06450

**We are here to help. If you have any questions please reach out to us at 1-866-867-0330**

## Information on Avoiding Foreclosure

### Learn more About Options to Avoid Foreclosure

The variety of options summarized below may help you keep your home. For example, you may be eligible to modify your mortgage, lowering your monthly payment to make it more affordable. Contact us to determine if you qualify.

Depending on your circumstances, staying in your home may not be possible. In this case, a Pre-foreclosure sale or deed-in-lieu of foreclosure may be a better choice than foreclosure – see the table below for more information.

Don't delay, as failure to take action may result in foreclosure proceedings being initiated on your mortgage.

OPTIONS TO STAY IN YOUR HOME	OVERVIEW	BENEFIT
<b>Reinstatement</b>	Pay the total amount you owe, in a lump sum payment and by a specific date. This may follow a forbearance plan as described below	Allows you to avoid foreclosure by bringing your mortgage current if you can show you have funds that will become available at a specific date in the future.
<b>Repayment Plan</b>	Pay back your past-due payments together with your regular payments over an extended period of time.	Allows you time to catch up on late payments without having to come up with a lump sum.
<b>Forbearance Plan</b>	Make reduced mortgage payments or no mortgage payments for a specific period of time.	Gives you time to improve your financial situation and possibly qualify for a better option than would be available right now.
<b>Modification</b>	Receive modified mortgage terms to make it more affordable or manageable after successfully making payments during a "trial period" (e.g., completing a three month trial period plan) that requires payment of the approximate amount of the modified payment.	Permanently modifies your mortgage so that your payments or terms are more manageable as a permanent solution to a long-term or permanent hardship.
OPTIONS TO LEAVE YOUR HOME	OVERVIEW	BENEFIT
<b>Pre-foreclosure sale</b>	Sell your home and pay off a portion of your mortgage balance when you owe more on the home than it is worth.	Allows you to transition out of your home without going through foreclosure. In some cases, relocation assistance may be available.
<b>Deed-in-Lieu of Foreclosure</b>	Transfer the ownership of your property to us.	Allows you to transition out of your home without going through foreclosure. In some cases, relocation assistance may be available.

### We Want to Help

Take action to gain peace of mind and control of your housing situation. Call us at **866-867-0330** and we'll talk about available options and help you understand the forms and documents we need from you to determine if you qualify for an option to avoid foreclosure.

## Frequently Asked Questions

### 1. Will It Cost Money to Get Help?

There should never be a fee from your lender or qualified counselor to obtain assistance or information about foreclosure prevention options. However, foreclosure prevention has become a target for scam artists. Be wary of companies or individuals offering to help you for a fee, and never send a mortgage payment to any company other than the one listed on your monthly mortgage statement or one designated to receive your payments under a state assistance program.

### 2. What is foreclosure?

Forfeiture of your home through a legal process where your mortgage company repossesses the property and you will have to move. This process may involve an eviction, you may remain liable for your first lien mortgage debt and it may be as long as seven years before you are eligible for another Fannie Mae or Freddie Mac loan.

### 3. Will the Foreclosure Process Begin If I Do Not Respond to My Lender's Notices Regarding Missed Payments?

If you do not respond to your lender's notices to you regarding past due payments, your lender may refer your loan to foreclosure in accordance with your mortgage loan documents and applicable law.

### 4. Should I Still Contact My Lender if I Have Waited Too Long and My Property Has Been Referred to an Attorney for Foreclosure?

Yes, the sooner the better!

### 5. What if My Property is Scheduled for a Foreclosure Sale in the Future?

If your lender receives a complete Mortgage Assistance Application and the supporting documents it requires with only 37 or fewer calendar days before a scheduled foreclosure sale, there is no guarantee it can evaluate you for a foreclosure alternative in time to stop the foreclosure sale. Even if the lender is able to approve you for a foreclosure alternative prior to a sale, a court with jurisdiction over the foreclosure proceeding (if any) or public official charged with carrying out the sale may not halt the scheduled sale.

### 6. Will My Property be Sold at a Foreclosure Sale If I Accept a Foreclosure Alternative?

No. The property will not be sold at a foreclosure sale if you accept an offer for an alternative to foreclosure and comply with all requirements.

## Beware Of Foreclosure Rescue Scams!

Scam artists have stolen millions of dollars from distressed homeowners by promising immediate relief from foreclosure, or demanding cash for counseling services when HUD-approved counseling agencies provide the same services for FREE. If you receive an offer, information or advice that sounds too good to be true, it probably is. Don't let them take advantage of you, your situation, your house or your money. **Remember, help is FREE.**

### How to Spot a Scam – beware of a company or person who:

- Asks for a fee in advance to work with your lender to modify, refinance or reinstate your mortgage.
- Guarantees they can stop a foreclosure or get your loan modified.
- Advises you to stop paying your mortgage company and pay them instead.
- Pressures you to sign over the deed to your home or sign any paperwork that you haven't had a chance to read, and you don't fully understand.
- Claims to offer "government-approved" or "official government" loan modifications.
- Asks you to release personal financial information online or over the phone and you have not been working with this person and/or do not know them.

### How to Report a Scam – do one of the following:

- Go to [www.preventloanscams.org](http://www.preventloanscams.org) and fill out the Loan Modification Scam Prevention Network's (LMSPN) complaint form online and get more information on how to fight back. Note: you can also fill out this form and send to the fax number/e-mail/address (your choice!) on the back of the form.
- Call 1(888)995-HOPE (4673) and tell the counselor about your situation and that you believe you got scammed or know of a scam.

Loan number: \_\_\_\_\_

## Mortgage Assistance Application

If you are having mortgage payment challenges, please complete and submit this application, along with the required documentation: email : [lossmitigation@themoneysource.com](mailto:lossmitigation@themoneysource.com) We will contact you within five business days to acknowledge receipt and let you know if you need to send additional information or documents.

We will use the information you provide to help us identify the assistance you may be eligible to receive. If you need help completing this application, please contact [lossmitigation@themoneysource.com](mailto:lossmitigation@themoneysource.com) or 1-866-867-0330

For a list of HUD-approved housing counseling agencies that can provide foreclosure prevention information, contact one of the following federal government agencies:

- The U.S. Department of Housing and Urban Development (HUD) at (800) 569-4287 or [www.hud.gov/counseling](http://www.hud.gov/counseling)
- The Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or [www.consumerfinance.gov/mortgagehelp](http://www.consumerfinance.gov/mortgagehelp)

If you need assistance with translation or other language assistance, HUD-approved housing counseling agencies may be able to assist you. These services are provided without charge.

### 1. Borrower Information

**Borrower's name:** \_\_\_\_\_

Social Security Number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ Date of Birth: (mm/dd/yyyy) \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_

E-mail address: \_\_\_\_\_

Primary phone number: \_\_\_\_\_ Best time to call \_\_\_\_\_

Cell phone number: \_\_\_\_\_ Best time to call \_\_\_\_\_

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

Mailing address (if different from property address): \_\_\_\_\_

Employer Name: \_\_\_\_\_ Hire Date: (mm/dd/yyyy) \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_

**Co-borrower's name:** \_\_\_\_\_

Social Security Number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ Date of Birth: (mm/dd/yyyy) \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_

E-mail address: \_\_\_\_\_

Primary phone number: \_\_\_\_\_ Best time to call \_\_\_\_\_

Alternate phone number: \_\_\_\_\_ Best time to call \_\_\_\_\_

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

Mailing address (if different from property address): \_\_\_\_\_

Employer Name: \_\_\_\_\_ Hire Date: (mm/dd/yyyy) \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_

**Total Number in Household #** \_\_\_\_\_

Preferred contact method (choose all that apply):  Cell phone  Home phone  Work phone  Email  Text—checking this box indicates your consent for text messaging

Is either borrower on active duty with the military (including the National Guard and Reserves), the dependent of a borrower on active duty, or the surviving spouse of a member of the military who was on active duty at the time of death?  Yes  No

## 2. Property Information

- The property is currently:  A primary residence  A second home  An investment property
- The property is currently:  Owner Occupied  Renter Occupied  Vacant
- I want to:  Keep the property  Sell the property  Transfer ownership of the property to my servicer  
 Undecided
- Is the property listed for sale?  Yes  No – If yes, provide the listing agent’s name and phone number—or indicate “for sale by owner” if applicable:  
\_\_\_\_\_

Is the property subject to condominium or homeowners’ association (HOA) fees?  Yes  No – If yes, indicate monthly dues:

## 3. Required Income Documentation

### Core Documents

(All Income Types)

- Completed, signed and dated Mortgage Assistance Application
- Signed and Dated hardship letter
- Signed and Dated 4506-T **AND** most recent, signed, dated and completed tax returns
- Most recent 2 months bank statements for all accounts, Checking, Savings, CD, etc. **(All Pages)**
  - Transaction history is unacceptable, actual statements needed
- Copies of Bills and Receipts for all Additional Living Expenses Section 6b. must be included
- Copy of Previous Year W-2 form

### Salary or hourly wage

- 30 Days or 4 weeks’ worth of most recent consecutive paystubs with year to date income

### Self-employed Income

- Most recent, signed and dated quarterly (at least 3 months) or YTD profit and loss statement **OR**
- Most recent 2 months Business bank statements indicating where funds are being deposited **(All Pages)**
- Business tax returns with all schedules signed and dated **(If Applicable) Personal tax returns are needed**

### Rental Income

- Signed Lease agreement for rental property
- Most recent 2 months bank statements where rental proceeds are deposited **(All Pages) OR**
- Most recent signed and completed individual tax return with Schedule E, signed and dated

### Benefit Income

- Award Letter
- Most recent 2 months bank statements with benefit income deposit **(All Pages)**

### Alimony and Child Support

- Divorce decree
- Most recent 2 months bank statement with alimony/child support income identified **(All Pages)**

\*Alimony, child support, or separate maintenance income need not be revealed if you choose not to use it

## 4. Hardship Information

The hardship causing mortgage payment challenges began on approximately (date) \_\_\_\_\_ and is believed to be:

- Short-term (up to 6 months)  
 Long-term or permanent (greater than 6 months)     Resolved as of (date) \_\_\_\_\_

TYPE OF HARDSHIP (CHECK ALL THAT APPLY)	REQUIRED HARDSHIP DOCUMENTATION
<input type="checkbox"/> Unemployment	<ul style="list-style-type: none"> <li>Termination letter, unemployment award letter etc.</li> </ul>
<input type="checkbox"/> Reduction in income: a hardship that has caused a decrease in your income due to circumstances outside your control (e.g., elimination of overtime, reduction in regular working hours, a reduction in base pay)	<ul style="list-style-type: none"> <li>Paystubs showing a reduction in income</li> </ul>
<input type="checkbox"/> Increase in housing-related expenses: a hardship that has caused an increase in your housing expenses due to circumstances outside your control (e.g., uninsured losses, increased property taxes, HOA special assessment)	<ul style="list-style-type: none"> <li>Send copies of bills, invoices, payment receipts, etc. for increase in monthly living expense for the relevant time period</li> </ul>
<input type="checkbox"/> Disaster (natural or man-made) impacting the property or borrower's place of employment	<ul style="list-style-type: none"> <li>Include signed dated hardship letter indicating property or place of employment has been affected by disaster</li> </ul>
<input type="checkbox"/> Divorce or legal separation	<ul style="list-style-type: none"> <li>Final divorce decree or final separation agreement and recorded quick claim deed if applicable</li> </ul>
<input type="checkbox"/> Long-term or permanent disability, or serious illness of a borrower/co-borrower or dependent family member	<ul style="list-style-type: none"> <li>Written statement from the borrower, or other documentation verifying disability or illness</li> </ul> <p><b>Note:</b> Detailed medical information is not required, and information from a medical provider is not required</p>
<input type="checkbox"/> Separation of borrowers unrelated by marriage, civil union, or similar domestic partnership under applicable law	<ul style="list-style-type: none"> <li>Recorded quitclaim deed OR</li> <li>Legally binding agreement evidencing that the non-occupying borrower or co-borrower has relinquished all rights to the property</li> </ul>
<input type="checkbox"/> Death of borrower or death of either the primary or secondary wage earner	<ul style="list-style-type: none"> <li>Death certificate OR Obituary or newspaper article reporting the death</li> </ul>
<input type="checkbox"/> Distant employment transfer/relocation	<ul style="list-style-type: none"> <li><b>For active duty service members:</b> Permanent Change of Station (PCS) orders or letter showing transfer.</li> <li><b>For employment transfers/new employment:</b> Copy of signed offer letter or notice from employer showing transfer to a new location or written explanation if employer documentation not applicable, <b>AND</b> Documentation that reflects the amount of any relocation assistance provided (not required for those with PCS orders)</li> </ul>

5.Assets	
Savings, money market funds, and Certificates of Deposit (CDs)	\$
Stocks and bonds (non-retirement accounts)	\$
Checking Accounts cash on hand	\$

## 6.Current Borrower Monthly Expenses

### 6a. Liabilities

First Mortgage Payment	\$
Second Mortgage Payment	\$
Car Lease / Payment 1	\$
Car Lease / Payment 2	\$
Credit Cards (total minimum payment per month)	\$
Installment Loan(s) (Please Specify): _____	\$

### 6b. Additional Living Expenses (Must include proof of expenses, bills and receipts to be included in review)

Groceries	\$
Electricity, heating oil, natural gas	\$
Water, Sewer & Garbage	\$
Vehicle Insurance	\$
Vehicle Maintenance & Parking	\$
Cellular & Home Phone(s)	\$
Cable, Satellite & Internet	\$
Vehicle Gas, Maintenance, Parking	\$
Tuition/School	\$
Life Insurance	\$
Condo / HOA Fees	
Alimony, Child Support Payments	
Childcare / Daycare	
Other (Please Specify): _____	\$
<b>Total Expenses:</b>	\$

## 7.Required Pre-foreclosure Sale Information

Listing Agreement	<ul style="list-style-type: none"> <li>• Listing agreement must be signed and dated by the listing agent and seller. It must be valid and not expired at the time the contract is signed. The property must be listed on MLS.</li> </ul>
Pre-foreclosure Sale Contract	<ul style="list-style-type: none"> <li>• The purchase contract must be signed and dated by all parties and must include verbiage that the closing will occur within 45 days or more of lender Pre-foreclosure sale approval.</li> <li>• Add other documents as needed depending on condition.</li> </ul>
Estimated Settlement Statement (HUD) With Proof of Third Party Payouts	<ul style="list-style-type: none"> <li>• The estimated HUD must include all closing costs including the net proceeds to Servicer. If funds will be sent to a third party through the Pre-foreclosure sale (i.e. utilities, utility liens, additional mortgage(s), other liens, HOA, etc.) we need documents to support the balance due for each of them.</li> </ul>
Pre-foreclosure Sale Affidavit	<ul style="list-style-type: none"> <li>• The Pre-foreclosure sale affidavit must be signed and dated by all parties including buyer(s), seller(s), buyer's agent, and seller's agent.</li> </ul>
Pre-foreclosure Sale or Deed in Lieu	<ul style="list-style-type: none"> <li>• Include 3 months all bank and investment statements</li> <li>• If self-employed, most recent quarterly P&amp;L must be completed by a CPA</li> </ul>

## 8.Bankruptcy, SCRA and Credit Counseling

Bankruptcy	<ul style="list-style-type: none"> <li>• Has any borrower filed for bankruptcy? <input type="checkbox"/> Yes <input type="checkbox"/> No <ul style="list-style-type: none"> <li>○ <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13</li> <li>○ Filing date: _____ Case Number: _____</li> </ul> </li> <li>• Has your bankruptcy been discharged? <input type="checkbox"/> Yes <input type="checkbox"/> No</li> </ul>
SCRA	<ul style="list-style-type: none"> <li>• Is any Borrower an active duty service member? <input type="checkbox"/> Yes <input type="checkbox"/> No</li> <li>• Is any Borrower receiving hostile pay? <input type="checkbox"/> Yes <input type="checkbox"/> No</li> <li>• Have you recently been deployed away from your principal residence or recently received a permanent change of station order? <input type="checkbox"/> Yes <input type="checkbox"/> No</li> <li>• Is any borrower the surviving spouse of a deceased service member who was on active duty as the time of death? <input type="checkbox"/> Yes <input type="checkbox"/> No</li> </ul>
Credit Counseling	<p>Have you contacted a credit counseling agency for help? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Counselors Name:</p> <p>Agency's Name:</p> <p>Counselors Phone Number:        -        -</p> <p>Counselors Email Address</p>
<ul style="list-style-type: none"> <li>▪ Has the mortgage on your principal residence ever had a Home Affordable Modification Program (HAMP) trial period plan or other permanent modification? <input type="checkbox"/> Yes <input type="checkbox"/> No</li> </ul>	
<ul style="list-style-type: none"> <li>▪ Has any property that you or any Co-Borrower own had a permanent HAMP modification <input type="checkbox"/> Yes <input type="checkbox"/> No</li> </ul>	



## 9. Borrower Certification and Agreement

1. I certify and acknowledge that all the information in this Mortgage Assistance Application is truthful, and the hardship I identified contributed to my need for mortgage relief. Knowingly submitting false information may violate Federal and other applicable law.
2. I agree to provide my servicer with all required documents, including any additional supporting documentation as requested, and will respond in a timely manner to all servicer or authorized third party\* communications.
3. I acknowledge and agree that my servicer is not obligated to offer me assistance based solely on the representations in this document or other documentation submitted about my request.
4. I consent to the servicer or authorized third party\* obtaining a current credit report for the borrower and co-borrower.
5. I consent to the disclosure by my servicer, authorized third party,\* or any investor/guarantor of my mortgage loan(s), of any personal information collected during the mortgage assistance process and of any information about any relief I receive, to any third party that deals with my first lien or subordinate lien (if applicable) mortgage loan(s), including Fannie Mae, Freddie Mac, or any investor, insurer, guarantor, or servicer of my mortgage loan(s) or any companies that provide support services to them, for purposes permitted by applicable law. Personal information may include, but is not limited to: (a) my name, address, telephone number, (b) my Social Security number, (c) my credit score, (d) my income, and (e) my payment history and information about my account balances and activity.
6. I agree that the terms of this borrower certification and agreement will apply to any modification trial period plan, repayment plan, or forbearance plan that I may be offered based on this application. If I receive an offer for a modification trial period plan or repayment plan, I agree that my first timely payment under the plan will serve as acceptance of the plan.
7. I consent to being contacted concerning this application for mortgage assistance at any telephone number, including mobile telephone number, or email address I have provided to the lender, servicer, or authorized third party. \*

\* An authorized third party may include, but is not limited to, a housing counseling agency, Housing Finance Agency (HFA) or other similar entity that is assisting me in obtaining a foreclosure prevention alternative.

Borrower signature: \_\_\_\_\_ Date: \_\_\_\_\_

Co-Borrower signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Please submit your completed application, together with the required documentation in one of the following ways:**

- **Email:** [lossmitigation@themoneysource.com](mailto:lossmitigation@themoneysource.com)
- **FAX:** 1-203-309-6010
- **Mail:** 500 South Broad Street  
Suite 100A  
Meriden, CT. 06450

**We are here to help. If you have any questions please reach out to us at 1-866-867-0330**

**We will contact you within five business days to acknowledge receipt and let you know if you need to send additional information or documents.**

**We will use the information you provided to help us identify the assistance you may be eligible to receive.**



# Third Party Authorization Form

**NOTE: This page must be completed if you are giving TMS permission to talk about your mortgage with anyone other than the person(s) listed on the note.**

- The third-party authorization allows you, the borrower(s), to give permission to TMS to speak with others about your loan especially involving retention/liquidation options.
- Without this properly executed permission, TMS will only speak with those persons who appear on the actual mortgage note.
- It is your responsibility to designate the person(s)/companies that have your permission and the *timeframe* or specific circumstances involved.
- Information contained in this document will be entered in the TMS mortgage processing system and the document itself will be retained with the file and imaged.
- Please note that those persons receiving authorization to speak with TMS representatives can only receive information and are not permitted to make changes.

## Authorization to Release Information:

**I/We hereby authorize TMS to release to those persons/companies shown below all information he/she/they may require for the purpose of discussing my loan, credit, retention option, transfer, sale and/or foreclosure of the property.**

_____	_____	_____
Borrower Print Name	Borrower Signature	Date
_____	_____	_____
Co-Borrower Print Name	Co-Borrower Signature	Date

**Permission is granted to: (check appropriate box and list company and/or individual's name)**

- Spouse/Partner     Housing Counseling Agency     Realtor/Realty Company
- Attorney's Office     Third Party Negotiator     Other: \_\_\_\_\_

**Company Name:** \_\_\_\_\_

**Individual Name:** \_\_\_\_\_

**Individual Name:** \_\_\_\_\_

**Timeframe permission granted: (You must select either Life of Loan or list a specific date range)**

- Life of loan
- For the specific time of: \_\_\_\_\_  
(Month/Year to Month/Year)

(July 2017)  
Department of the Treasury  
Internal Revenue Service

▶ Request may not be processed if the form is incomplete or illegible.  
▶ For more information about Form 4506T-EZ, visit [www.irs.gov/form4506tez](http://www.irs.gov/form4506tez).

**Tip.** Use Form 4506T-EZ to order a 1040 series tax return transcript free of charge, or you can quickly request transcripts by using our automated self-help service tools. Please visit us at [IRS.gov](http://IRS.gov) and click on "Get Transcript of Your Tax Records" under "Tools" or call 1-800-908-9946.

<b>1a</b> Name shown on tax return. If a joint return, enter the name shown first.	<b>1b</b> First social security number or individual taxpayer identification number on tax return
<b>2a</b> If a joint return, enter spouse's name shown on tax return.	<b>2b</b> Second social security number or individual taxpayer identification number if joint tax return

**3** Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)

**4** Previous address shown on the last return filed if different from line 3 (see instructions)

**5** If the transcript 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.

Third party name	Telephone number
Address (including apt., room, or suite no.), city, state, and ZIP code	

**Caution.** If the tax transcript is being mailed to a third party, ensure that you have filled in line 6 before signing. Sign and date the form once you have filled in this line. Completing this step helps to protect your privacy. Once the IRS discloses your IRS transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

**6 Year(s) requested.** Enter the year(s) of the return transcript you are requesting (for example, "2008"). Most requests will be processed within 10 business days.

\_\_\_\_\_

**Note.** If the IRS is unable to locate a return that matches the taxpayer identity information provided above, or if IRS records indicate that the return has not been filed, the IRS will notify you or the third party that it was unable to locate a return, or that a return was not filed, whichever is applicable.

**Caution.** Do not sign this form unless all applicable lines have been completed.

**Signature of taxpayer(s).** I declare that I am the taxpayer whose name is shown on either line 1a or 2a. If the request applies to a joint return, either spouse must sign. **Note:** This form must be received by IRS within 120 days of the signature date.

Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T. See instructions.

Phone number of taxpayer on line 1a or 2a

<b>Sign Here</b>	▶ Signature (see instructions)	Date	
	▶ Spouse's signature	Date	

For Privacy Act and Paperwork Reduction Act Notice, see page 2.

Cat. No. 54185S

Form **4506T-EZ** (Rev. 7-2017)

# SAMPLE

Form **4506T-EZ**

## Short Form Request for Individual Tax Return Transcript

OMB No. 1545-2154

(July 2017)

Department of the Treasury  
Internal Revenue Service

▶ Request may not be processed if the form is incomplete or illegible.  
▶ For more information about Form 4506T-EZ, visit [www.irs.gov/form4506tez](http://www.irs.gov/form4506tez).

**Tip.** Use Form 4506T-EZ to order a 1040 series tax return transcript free of charge, or you can quickly request transcripts by using our automated self-help service tools. Please visit us at [IRS.gov](http://IRS.gov) and click on "Get Transcript of Your Tax Records" under "Tools" or call 1-800-804-8946.

<b>1a</b> Name shown on tax return. If a joint return, enter the name shown first. <i>Jane Doe</i>	<b>1b</b> First social security number or individual taxpayer identification number on tax return <i>111-11-1111</i>	<b>Lines 3 &amp; 4:</b> Do not abbreviate city name. Only complete line 4 if needed
<b>2a</b> If a joint return, enter spouse's name shown on tax return. <i>John Doe</i>	<b>2b</b> Second social security number or individual taxpayer identification number if joint return <i>222-22-2222</i>	
<b>3</b> Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions) <i>123 Sample Street, Richmond, VA, 23220</i>		
<b>4</b> Previous address shown on the last return filed if different from line 3 (see instructions)		
<b>5</b> If the transcript is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. If IRS has no control over what the third party does with the tax information.		<b>Line 5:</b> Leave this line blank
Third party name	Telephone number	
Address (including apt., room, or suite no.), city, state, and ZIP code		

**Caution.** If the tax transcript is being mailed to a third party, ensure that you have filled in line 6 before signing. Sign and date the form filed in this line. Completing this step helps to protect you. Once you disclose your IRS transcript to the third party listed, IRS has no control over what the third party does with the information. You should be sure to limit the third party's authority to disclose information, you can specify this limitation in your written agreement with the third party.

<b>6</b> Year(s) requested. Enter the year(s) of the return transcript you are requesting (for example, "2008"). Most requests will be processed within 10 business days. <i>2017</i> — <i>2016</i>	<b>Line 9:</b> Only the last two years you have filed with the IRS.
--	---

**Note.** If the IRS is unable to locate a return that matches the taxpayer identity information provided above, or if IRS records indicate that the return has not been filed, the IRS will notify you or the third party that it was unable to locate a return, or that a return was not filed, whichever is applicable.

**Caution.** Do not sign this form unless all applicable lines have been completed.

**Signature of taxpayer(s).** I declare that I am the taxpayer whose name is shown on either line 1a or 2a. If the request applies to a joint return, either spouse must sign. **Note:** This form must be received by IRS within 120 days of the signature date.

Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T. See instructions.

<b>Sign Here</b>	<i>John Doe</i> Signature (see instructions)	<i>3/21/2018</i> Date	Phone number of taxpayer on line 1a or 2a <i>123-556-7890</i>
	<i>Jane Doe</i> Spouse's signature	<i>3/21/2018</i> Date	

For Privacy Act and Paperwork Reduction Act Notice, see page 2.

Cat. No. 541855

Form **4506T-EZ** (Rev. 7-2017)

**Signatory attestation box MUST be checked**

**Hand sign form. IRS will not accept digital signatures**



Section references are to the Internal Revenue Code unless otherwise noted.

**Future Developments**

For the latest information about developments related to Form 4506T-EZ, such as legislation enacted after it was published, go to [www.irs.gov/form4506tez](http://www.irs.gov/form4506tez).

**Caution.** Do not sign this form unless all applicable lines have been completed.

**Purpose of form.** Individuals can use Form 4506T-EZ to request a tax return transcript for the current and the prior three years that includes most lines of the original tax return. The tax return transcript will not show payments, penalty assessments, or adjustments made to the originally filed return. You can also designate (on line 5) a third party (such as a mortgage company) to receive a transcript. Form 4506T-EZ cannot be used by taxpayers who file Form 1040 based on a tax year beginning in one calendar year and ending in the following year (fiscal tax year). Taxpayers using a fiscal tax year must file Form 4506-T, Request for Transcript of Tax Return, to request a return transcript.

Use Form 4506-T to request tax return transcripts, tax account information, W-2 information, 1099 information, verification of non-filing, and record of account.

**Automated transcript request.** You can quickly request transcripts by using our automated self-help service tools. Please visit us at [IRS.gov](http://IRS.gov) and click on "Get Transcript of Your Tax Records" under "Tools" or call 1-800-908-9946.

**Where to file.** Mail or fax Form 4506T-EZ to the address below for the state you lived in when the return was filed.

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

**If you filed an individual return and lived in:**

Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address

Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming

Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia

**Mail or fax to the "Internal Revenue Service" at:**

RAIVS Team  
Stop 6716 AUSC  
Austin, TX 73301  
855-587-9604

RAIVS Team  
Stop 37106  
Fresno, CA 93888  
(855) 800-8105

RAIVS Team  
Stop 6705 P-6  
Kansas City, MO 64999  
855-821-0094

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

**Line 3.** Enter your current address. If you use a P.O. box, include it on this line.

**Line 4.** Enter the address shown on the last return filed if different from the address entered on line 3.

**Note.** If the address on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address.

**Signature and date.** Form 4506T-EZ must be signed and dated by the taxpayer listed on line 1a or 2a. The IRS must receive Form 4506T-EZ within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.

*You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed and returned to you if the box is unchecked*

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

**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. If you request a transcript, sections 6103 and 6109 require you to provide this information, including your SSN. 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, the District of Columbia, and U.S. commonwealths and possessions 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 4506T-EZ will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 9 min.; **Preparing the form**, 18 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 4506T-EZ simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service  
Tax Forms and Publications Division  
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.

# NON-BORROWER CONTRIBUTOR CREDIT REPORT AUTHORIZATION

**\*Only complete if you wish Non-borrower occupant income to be considered for review**

Loan: # \_\_\_\_\_

Borrower Name (s) (please Print) \_\_\_\_\_

I authorize \_\_\_\_\_, to obtain a consumer credit report.

**My Servicer will use the consumer credit report to confirm my residency address and determine whether my income is eligible to support a loan modification. Upon request, My Servicer will provide me with the name and address of the Consumer Reporting Agency contacted to supply the report.**

**I understand that the credit inquires have the potential to impact my credit score.**

X \_\_\_\_\_

Date \_\_\_\_\_

Non-Borrower Contributor Signature

\_\_\_\_\_

Printed Name

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

Social Security Number

X \_\_\_\_\_

Date \_\_\_\_\_

Non-Borrower Contributor Signature

\_\_\_\_\_

Printed Name

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

Social Security Number