

Review and Complete—All Five Steps

- 1. Complete and sign (by all borrowers) the enclosed Request for Modification and Affidavit (RMA).
- 2. Sign and date a copy of 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 of the joint filers.
- 3. A current utility bill showing the borrower's name and property address.
- 4. If the property is subject to homeowners association or condominium fees, a copy of a current bill or assessment.
- 5. Return the required income documentation. This documentation includes:

For each borrower who receives a salary or hourly wages—

- Copy of your two most recent pay stubs that show year-to-date earnings

For each borrower who is self-employed—

- Most recent quarterly or year-to-date profit/loss statement

For each borrower who has income such as social security, disability or death benefits, pension, adoption assistance, public assistance, or unemployment—

- Copy of benefits statement or letter from the provider that states the amount, frequency and duration of the benefit, and
- Two most recent bank statements showing receipt of such payment

For each borrower who is relying on alimony, child support or separation maintenance as qualifying income*—

- Copy of divorce decree, separation agreement, other written agreement filed with the court, or decree that states the amount and period of time over which it will be received, and
- Two most recent bank statements showing receipt of such payment

*You are not required to disclose child support, alimony or separation maintenance income, unless you choose to have it considered.

For each borrower who has rental income or if you are current on your mortgage payments—

- Copies of the most recently filed signed federal tax return with all schedules, including the Schedule E—Supplemental Income and Loss.
- If no Schedule E is available because the property was not previously rented, then please provide a current lease agreement and two most recent bank statements or canceled rent checks.

For each borrower who has non-wage income (part time employment, bonuses, tips and investment income)—

If non-wage income is more than 20% of total income, copy of documentation describing the nature of the income (for example, an employment contract or printouts documenting tip income)

Financial Review Worksheet

PLEASE COMPLETE THE INFORMATION REQUESTED BELOW

Name:	Date:
Home #:	Other contact#
Work #:	Cell #:
Mailing Address:	
Property Address:	
Loan Number(s):	

Monthly Expenses

Please list ALL of your monthly expenses, and also note if any of them are past due. If any of these expenses are past due list how much is past due (\$total) and how many months.

Other Mortgages: \$	Food: \$
Liens:\$	Electric Bill: \$
Gas Bill: \$	Cable/Dish: \$
Auto(s): \$	HOA Fees: \$
Auto Insurance: \$	Medical:\$
Credit Cards: \$	Entertainment: \$
Child Care: \$	Clothes: \$
Child Support/Alimony: \$	Dental Insurance: \$
Personal Loans: \$	Internet: \$
Cell Phone: \$	Water/Sewage: \$
School lunches: \$	Education/Tuition: \$
Home Security System: \$	Health Insurance:\$
Gasoline: \$	Tolls/Parking: \$
Other: \$	Other: \$

General Information

Number of Automobiles owned _____ Number of people living in the home _____

Has your hardship ended? Yes or No ***Attach a hardship letter***

* A hardship letter is a letter stating the reason your loan went into default and how your financial situation/circumstances has or has not changed since the default, depending on your current status, along with your interest in resolving the matter.

Who currently occupies the property?

Are you represented by an attorney? If so, please provide their contact info.

How much money do you have to contribute towards the delinquency?

Monthly Income

How often do you get paid? _____ (monthly, weekly, bi-weekly, yearly)

Net Amount:
Gross Amount:
Rents Received:
Unemployment:
Disability:
Child Support/Alimony:
Other:

Co-Borrower Monthly Income

How often do you get paid? _____ (monthly, weekly, bi-weekly, yearly)

Net Amount:
Gross Amount:
Rents Received:
Unemployment:
Disability:
Child Support/Alimony:
Other:

Employment Information

Name & Address of Employer:
Name & Address of Employer for Co-Borrower:

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IN ORDER TO ACCELERATE THE PROCESS, PLEASE ATTACH THE PROPER DOCUMENTS FOR THE TYPE OF WORKOUT YOU WISH TO PURSUE, AS STATED BELOW:

Loan Modification, please send:

Hardship letter
Two (2) most recent pay stubs
One (1) most recent bank statement
This financial review worksheet

Home Saver Advance, please send:

Hardship letter
Two (2) most recent pay stubs
One (1) most recent bank statement
This financial review worksheet

Deed in Lieu, please send:

Hardship letter
Two (2) most recent pay stubs
One (1) most recent bank statement
Copy of your most recent tax return
Copy of your listing agreement
This financial review worksheet

Short Sale, please send:

Hardship letter
Two (2) most recent pay stubs
One (1) most recent bank statement
Copy of your listing agreement
Preliminary HUD1
Purchase Agreement
This financial review worksheet

Short Form Request for Individual Tax Return Transcript

Department of the Treasury
Internal Revenue Service

▶ Request may not be processed if the form is incomplete or illegible.

Tip: Use Form 4506T-EZ to order a 1040 series tax return transcript free of charge.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number if joint tax return

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

4 Previous address shown on the last return filed if different from line 3

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
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Address (including apt., room, or suite no.), city, state, and ZIP code

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.

Caution. If the 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 line 6. Completing these steps helps to protect your privacy.

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 may notify you or the third party that it was unable to locate a return, or that a return was not filed, whichever is applicable.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a. If the request applies to a joint return, **either** husband or wife must sign.

Note. This form must be received within 60 days of signature date.

Sign Here	▶ Signature (see instructions)	Date	Telephone number of taxpayer on line 1a or 2a
	▶ Spouse's signature	Date	

Purpose of form. Individuals can use Form 4506T-EZ to request a tax return transcript 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 a third party (such as a mortgage company) to receive a transcript on line 5. Form 4506T-EZ cannot be used by taxpayers who file Form 1040 based on a fiscal tax year (that is, a tax year beginning in one calendar year and ending in the following 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 the following.

- A transcript of a business return (including estate and trust returns).
- An account transcript (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).
- A record of account, which is a combination of line item information and later adjustments to the account.
- A verification of nonfiling, which is proof from the IRS that you did not file a return for the year.
- A Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.

Form 4506-T can also be used for requesting tax return transcripts.

Automated transcript request. You can call 1-800-829-1040 to order a tax return transcript through the automated self-help system. You cannot have a transcript sent to a third party through the automated system.

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

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

Where to mail . . .

If you filed an individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
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, District of Columbia, Hawaii, Idaho, Iowa, Kansas, Maine, Maryland, Massachusetts, Minnesota, Montana, New Hampshire, New Mexico, New York, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Vermont, 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

Signature and date. Form 4506T-EZ 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 4506T-EZ within 60 days of the date signed by the taxpayer or it will be rejected.

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. 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, 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 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 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.