

We understand that financial circumstances may change from time to time, affecting your ability to meet your obligations.

**We Are Here to Help — Call Us at 1-800-306-6062**

Let us work with you to understand the issues affecting your mortgage payments. We'll explore what assistance available to you and discuss the forms and documentation needed to determine if you qualify for a mortgage relief.

**Options May Be Available**

The right option for you depends on your individual circumstances. When you provide the required information and documentation about your situation, we can determine if you qualify for temporary or long-term mortgage relief options. Review the Information on Mortgage Relief Options Available page for an overview of these options.

**Additional Assistance**

For help exploring your options, the Federal government provides contact information for housing counselors, can access by contacting the Consumer Financial Protection Bureau at [www.consumerfinance.gov/mortgagehelp](http://www.consumerfinance.gov/mortgagehelp), Department of Housing and Urban Development ("HUD") at [www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm](http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm) or by calling 1-800-569-4287

Remember, you need to take action by calling us at 1-800-306-6062 right away—or get started by completing and returning the Request for Mortgage Assistance (RMA) form along with other required documents as they pertain to your specific situation to us at:

Mail	Fax	Email	Web
8742 Lucent Blvd Suite 300 Highlands Ranch, CO 80129	1-877-875-0981 (Page limit per transmission is 25 pages)	<a href="mailto:crdocs@sls.net">crdocs@sls.net</a> (Size limit per email is 20MB)	<a href="http://www.sls.net">www.sls.net</a>

If you have any questions regarding this information, please contact Customer Assistance toll free at 1-800-306-6062, Monday through Friday, 7:00 a.m. until 7:00 p.m. MT. SLS accepts calls from relay services on behalf of hearing impaired borrowers.

Sincerely,

Specialized Loan Servicing LLC

**PLEASE SEE IMPORTANT DISCLOSURES ON THE FOLLOWING PAGE**

**SPECIALIZED LOAN SERVICING LLC IS REQUIRED BY FEDERAL LAW TO ADVISE YOU THAT THIS COMMUNICATION IS FROM A DEBT COLLECTOR.**

**Bankruptcy Notice** – If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt: please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against the collateral property, which has not been discharged in your bankruptcy. If you have questions, please contact us at 1-800-306-6057

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is Bureau of Consumer Financial Protection, 1700 G Street NW., Washington DC, 20552

## Servicemembers Civil Rights Act Notice

### Legal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC App. §§ 501- 597b) (SCRA).

### Who may be entitled to legal protections under the SCRA?

- › Regular members of the U.S. Armed Forces (Army, Navy, Air Force Marine Corps and Coast Guard).
- › Reserve and National Guard personnel who have been activated and are on Federal active duty National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds
- › Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- › Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

### What legal protections are servicemembers entitled to under the SCRA?

- › The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- › The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within one year after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- › The SCRA contains many other protections besides those applicable to home loans.

### How does a servicemember or dependent request relief under the SCRA?

- › In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders. [Note: Lender should place its name, address, and contact information here.]
- › There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

### How does a servicemember or dependent obtain information about the SCRA?

- › Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <http://legalassistance.law.e.mil/content/locator.php>
- › **"Military OneSource" is the U. S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to [www.militaryonesource.mil/legal](http://www.militaryonesource.mil/legal) or call 1-800- 342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website. form HUD-92070 (12/2014)**

## Mortgage Assistance Application Checklist

**Get Started** – Use this checklist to ensure you have completed all required forms and have the right information.

<b>1</b>	<b>Review the information provided</b> to help you understand your options, responsibilities and next steps.
	<ul style="list-style-type: none"> <li>Information on options available</li> <li>Frequently asked questions</li> </ul>
<b>2</b>	<b>Complete and sign the enclosed Request for Mortgage Assistance (RMA).</b> Form must be signed by all borrowers on the mortgage and must include:
	<ul style="list-style-type: none"> <li>Your preferred intent with the property (i.e. Retain the property, Sell the property or Deed the property back)</li> <li>All income expenses, and asset for each contributing borrower and non-borrower contributor(s)</li> <li>An explanation of financial hardship that makes it difficult to pay the mortgage</li> <li>Your acknowledgement and agreement that all the information your provide is true and accurate</li> </ul>
<b>3</b>	<b>Provide required income documents.</b> This documentation will be used to verify your hardship and all of your income.
	<ul style="list-style-type: none"> <li>Proof of Income must be provided for all borrowers</li> <li>Proof of Income from a household member who is not on the promissory note (non-borrower contributor), such as a relative, spouse, domestic partner, or fiancé who occupies the property as a primary residence</li> <li>If you elect to disclose and rely upon this income to qualify, the required income documentation is the same as the income documentation required for a borrower in addition to the credit authorization form included in the Request for Mortgage Assistance form.</li> <li>Follow the instructions set forth in Section 5 of the Request for Mortgage Assistance form (attached)</li> <li>Write your loan number on all pages, if it is not already listed, to aid in identifying your documents</li> </ul>
<b>4</b>	<b>Provide required hardship documentation.</b> This documentation will be used to verify your hardship.
	<ul style="list-style-type: none"> <li>Follow the instructions set forth in the Request for Mortgage Assistance form</li> <li>Write your loan number on all pages if it is not already listed to aid in identifying your documents</li> </ul>
<b>5</b>	<b>Send your completed application package.</b> Send all required documentation listed in steps 2-4, as well as summarized below:
	<ul style="list-style-type: none"> <li>Complete Request for Mortgage Assistance form</li> <li>Income Documentation for each borrower and non-borrower contributor as outlined in the Request for Mortgage Assistance form</li> <li>Hardship Documentation as outlined in the Request for Mortgage Assistance form</li> <li>Completed 4506T form</li> </ul>

### IMPORTANT INFORMATION:

- If you cannot provide the documentation, have other types of income not specified on the **RMA**, cannot locate some or all of the required documents, or if you have any questions regarding this information, please contact our Customer Assistance Department toll free at 1-800-306-6062, Monday through Friday, 7:00 a.m. until 7:00 p.m. MT. Saturday 6:00 a.m. until 12:00 p.m. MT or TDD 1-800-268-9419, Monday through Friday, 8:00 a.m. until 5:00 p.m. MT
- You do not need to send original income or hardship documents. Copies are acceptable.**
- Upon receipt of your complete application, SLS will utilize the intent you've noted in your Request for Mortgage Assistance form to determine which program we will evaluate you for first. However, SLS will perform an evaluation to determine your eligibility of all available programs offered by your investor. The results of our evaluation will be communicated to you in a decision letter.
- SLS encourages you to consider contacting other servicers of loans secured by the same property to discuss loss mitigation options.

## Information on Mortgage Relief Options Available

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 short sale or deed-in-lieu may be alternative options – see the table below for more information.

Options to keep the property	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 bring 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 the property	Overview	Benefit
<b>Short 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</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 1-800-306-6062 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.

## Frequently Asked Questions

**Q: Why did I receive this package?**

A: You received this package because we have not received one or more of your monthly mortgage payments and want to help find a mortgage relief option or you have requested information on obtaining assistance. We are sending this information to you now so that we can work with you to quickly resolve any temporary or long-term financial challenge you face to making all of your late mortgage payments.

**Q: Will it cost money to get help?**

A: There should never be a fee from your lender or qualified counselor to obtain assistance or information about mortgage relief 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.

**Q: What happens once I have sent the Request for Mortgage Assistance to you?**

A: Within five business days of receipt of your request, we will send you a notice acknowledging receipt of the request and notifying you whether the application is complete or incomplete. If the application is incomplete, we will provide a list of any missing information or documentation that you must still submit. We cannot guarantee that you will receive any (or a particular type of) assistance.

Within 30 days of receipt of a complete Request for Mortgage Assistance and all supporting documentation, we will let you know which mortgage relief options, if any, are available to you and will inform you of your next steps to accept our offer. However, if you submit your complete Request for Mortgage Assistance less than 37 days prior to a scheduled foreclosure sale date, we will strive to process your request as quickly as possible, but you may not receive a notice of incompleteness or a decision on your request prior to sale. Please submit your Request for Mortgage Assistance Package as soon as possible.

**Q: Will the foreclosure process begin if I do not respond to this letter?**

A: If we do not receive a complete application and you have missed four monthly payments or there is reason to believe the property is vacant or abandoned, we may refer your mortgage to foreclosure as permitted by applicable law and/ or investor guidelines.

**Q: What if my property is scheduled for a foreclosure sale in the future?**

A: If this is your first review or, if pursuant to state law, you have had a qualifying change in circumstance, and you submit a complete loss mitigation application and SLS has not made a first notice or filing required by applicable law for any judicial or non-judicial foreclosure process SLS will not initiate foreclosure proceedings, as permitted by applicable law or investor guidelines.

If this is your first review or, if pursuant to state law you have had a qualifying change in circumstance, and you submit a complete loss mitigation application after a SLS has made the first notice or filing required by applicable law for any judicial or non-judicial foreclosure process but more than 37 days before a foreclosure sale, SLS will not move for foreclosure judgment or order of sale, or conduct a foreclosure sale, as permitted by applicable law or investor guidelines.

As permitted by applicable law or investor guidelines, if SLS has already moved for a foreclosure judgment or order of sale prior to receiving a completed application but more than 37 days before a foreclosure sale, SLS will take reasonable

steps, such as requesting the court delay the consideration of the motion, to avoid a ruling on such a motion until SLS has completed the loss mitigation evaluation, however, there is no guarantee that we will be able to postpone a scheduled sale.

**Q: Will my property be sold at a foreclosure sale if I accept a mortgage relief option?**

A: No. If you are approved for a mortgage relief option and accept, any foreclosure sale will not occur if you continue to honor the terms of the Agreement. However, if you fail to comply with the terms of the Agreement and do not make other arrangements with us, your loan will be enforced according to its original terms. In addition, if you are currently in a bankruptcy proceeding, approval of mortgage relief option alternative for which you may be eligible is contingent on approval of the bankruptcy court in your bankruptcy case.

**Q: Will my credit score be affected by my late payments or being in default?**

A: The delinquency status of your loan will be reported to credit reporting agencies as well as your entry into a Repayment Plan, Forbearance Plan, or Trial Period Plan in accordance with the requirements of the Fair Credit Reporting Act and the Consumer Data Industry Association requirements.

**Q: Will my credit score be affected if I accept a foreclosure prevention option?**

A: While the impact on your credit will depend on your individual credit history, credit scoring companies generally would consider entering into a plan with reduced payments as increasing your credit risk. As a result, entering into a plan with reduced payments may adversely affect your credit score, particularly if you are current on your mortgage or otherwise have a good credit score.

**Q: Is foreclosure prevention counseling available?**

A: Yes, HUD-approved counselors are available to provide you with the information and assistance you may need to avoid foreclosure. You can use the search tool at <http://www.hud.gov/offices/hsg/sfh/hcc/fc/> to find a counselor near you.

This Document is for your reference only. Do not return with your application package.

## Government Assistance May Be Available

As part of the newly established Hardest Hit Fund SM, the U.S. Treasury Department has implemented programs which may help preserve homeownership for some United States homeowners. If you live in one of the following states you may be eligible for assistance:

State	Agency Phone Number	Agency Website
Alabama	(877) 497.8182	www.hardesthitalabama.com
Arizona	(877) 448.1211	www.savemyhomeaz.gov
California	(888) 954.5337	www.keepyourhomecalifornia.org
District of Columbia	(202) 777.1690	www.homesaverdc.org
Florida	(877) 863.5244	www.flhardesthithelp.org
Georgia	(888) 946.6723	www.homesafegeorgia.com
Illinois	(855) 873.7405	www.illinoishardesthit.com
Indiana	(877) 498.4673	www.877gethope.org
Kentucky	(800) 633.8896	www.protectmykyhome.org
Michigan	(866) 946.7432	www.stepforwardmichigan.org
Mississippi	N/A (Visit Website)	www.mshomesaver.com
North Carolina	(888) 623.8631	www.ncforeclosureprevention.gov
New Jersey	N/A (Visit Website)	www.njhomekeeper.gov
Nevada	(855) 428.4997	www.nevadahardesthitfunds.org
Ohio	(888) 404.4674	www.savethedream.ohio.gov
Oregon	(503) 986.2025	www.oregonhomeownerhelp.org
Rhode Island	(401) 277.1500	www.hhfri.org
South Carolina	N/A (Visit Website)	www.scmortgagehelp.net
Tennessee	(855) 890.8073	www.keepmytnhome.org
Alabama	(877) 497.8182	www.hardesthitalabama.com
Arizona	(877) 448.1211	www.savemyhomeaz.gov
California	(888) 954.5337	www.keepyourhomecalifornia.org
District of Columbia	(202) 777.1690	www.homesaverdc.org
Florida	(877) 863.5244	www.flhardesthithelp.org
Georgia	(888) 946.6723	www.homesafegeorgia.com
Illinois	(855) 873.7405	www.illinoishardesthit.com

### What Should You Do Now?

- › Find out if you qualify for one of these programs by contacting your local Hardest Hit Fund Housing Agency
- › Once you have established an action plan with a Hardest Hit Fund representative you should contact Specialized Loan Servicing LLC to reach a joint resolution.

Please be advised that all HHF contact information has been obtained directly from the HHF housing authority and may be subject to change based on state program updates.



This is not an offer to extend credit. Program subject to conditions and eligibility requirements. Offer invalid if your loan is sold prior to satisfaction of the debt. Calls will be monitored and recorded for quality assurance purposes. If you do not wish for your call to be recorded, please notify the Customer Assistance Associate when calling.

You may have received documents from SLS concerning a home mortgage loan modification. The purpose of this solicitation is to offer you another option with respect to your loan, if you qualify; however it is not meant to take the place of the loan modification option, if applicable.

This Document is for your reference only. Do not return with your application package.

# REQUEST FOR MORTGAGE ASSISTANCE

SLS Loan Number: \_\_\_\_\_

If you are experiencing a financial hardship and need help, you must complete and submit this form along with other required documentation to be considered. You must provide information about yourself and your intentions to either keep or transition out of your property; a description of the hardship that prevents you from paying your mortgage(s); information about **all** of your income, expenses and financial assets; whether you have declared bankruptcy; and information about the mortgage(s) on your principal residence and other single family real estate that you own. **When you sign and date this form, you will make important certifications, representations and agreements, including certifying that all of the information in this form is accurate and truthful.**

On this page, you must disclose information about your intentions to either keep or transition out of your home; Primary Borrower and Co-Borrower information; Bankruptcy, SCRA, and credit counseling agency information.

## SECTION 1: PROPERTY INFORMATION

**My intent with the property is:** ☐ Keep the property ☐ Sell the property ☐ Deed the property back ☐ Short payoff ☐ I don't know

**NOTE:** SLS will perform an evaluation to determine your eligibility for all available programs offered by your investor.

**The property is currently:** ☐ My primary residence ☐ A second home ☐ An investment property

**The property is currently:** ☐ Owner occupied ☐ Renter occupied ☐ Vacant

**Do you have a change in circumstance resulting from an increase or decrease in compensation?** ☐ No ☐ Yes

## SECTION 2: BORROWER INFORMATION

Primary Borrower		Co-Borrower	
Borrower's name		Co-Borrower's name	
Social security number	Date of birth / /	Social security number	Date of birth / /
Home phone number with area code		Home phone number with area code	
Cell or work number with area code		Cell or work number with area code	
Subject property address (Address requesting assistance for)		Subject property address (Address requesting assistance for)	
Primary residence address		Primary residence address	
Mailing address (If different than primary residence)		Mailing address (If different than primary residence)	
Employer name		Employer name	
Borrower hire date / /		Co-Borrower hire date / /	

## SECTION 3: BANKRUPTCY, SCRA, AND CREDIT COUNSELING

Has any Borrower filed for bankruptcy? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13	Is any Borrower a Service member? <input type="checkbox"/> Yes <input type="checkbox"/> No Is any Borrower receiving hostile pay? <input type="checkbox"/> Yes <input type="checkbox"/> No 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 Is any borrower the surviving spouse of a deceased service member who was on active duty at the time of death? <input type="checkbox"/> Yes <input type="checkbox"/> No
Filing date: / / Case Number:	
Has your bankruptcy been discharged? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Have you contacted a credit counseling agency for help? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Counselors Name:	Counselors Phone Number: - -
Agency's Name:	Counselors Email Address:
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	
Has any property that you or any Co-Borrower own had a permanent HAMP modification? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes", how many:	
Are you or any Co-Borrower currently in or being considered for a HAMP trial period plan on a property other than your principal residence? <input type="checkbox"/> Yes <input type="checkbox"/> No	

SLS Loan Number: \_\_\_\_\_

On this page, you must disclose information about your income, expenses, and household assets. Non-Borrower contributors (Individuals who reside in the property and contribute to household expenses, but is not listed in the promissory note) need to list their income and sign the credit authorization at the bottom.

**SECTION 4: BORROWER, CO-BORROWER, AND NON-BORROWER INCOME, EXPENSES, AND DEBITS**

- In the first column write in the names of the individuals who contribute to the household income
- In the second column write in your role on the mortgage, Example – Primary Borrower
- In the third and fourth columns use the table below as a guide to fill out the Income Type and Income Source sections
- In the fifth column write in the gross income
- In the sixth column write in the hire or start date that the income began
- In the seventh column write in how many months do you get paid per year, Example – Some teachers get paid 9 months per year

Income Type	Income Source	Income Type	Income Source
Alimony	Court Documents	Rental Income	Property Address
Boarder Income	Property Address	Self-Employment	Name of Business
Child Support	Court Order Documents	Settlement	Issuers Name
Death Benefit	US Department of Labor	Social Security	US Department of Treasury
Insurance Policy	Insurance Company Name	Unemployment Income	US Department of Labor
Pension	Company Name	Veterans Administration Income	Department of Veterans Administration
Retirement	Company Name	Wages	Name of Employer
Public Assistance	Example Colorado Department of Human Services		

Name	Primary Borrower, Co-Borrower, Non-Borrower Contributor	Income Type	Employer Name or Income Source	Monthly Gross Income Amount	Hire Date or Start Date	# Months Paid Per Year

# REQUEST FOR MORTGAGE ASSISTANCE

SLS Loan Number: \_\_\_\_\_

Part of the Computershare Group

Monthly Household Expenses							
Liabilities				Additional Living Costs			
1 <sup>st</sup> mortgage principal and interest (Subject property)	\$	Primary Residence Expense (If not subject)	\$	Medical	\$	Food	\$
2 <sup>nd</sup> mortgage principal and interest (Subject property)	\$	Alimony	\$	Tuition / School	\$	Utilities/Cable /Internet /Phone	\$
Property taxes	\$	Child support	\$	Car insurance	\$	Life Insurance	\$
HOA/Condo/Co-op fees	\$	Auto payments / Lease	\$	Auto Expenses	\$	Clothing	\$
Mortgage payments on other properties	\$	Credit Cards / Installment loans	\$	Dependent Expense	\$	Property maintenance	\$
Other Liabilities:			\$	Other Living:			\$
<b>Total Expenses \$</b>							
Number of people living in the household:			#				

Household Assets					
Checking Account(s)	\$	Stocks/Bonds	\$	Other	\$
Checking Account(s)	\$	CDs	\$	Other	\$
Savings/Money Market	\$	Value of all Real Estate except Principal Residence	\$	<b>Total Assets</b>	\$

**\*Notice:** Alimony, Child support, or Separate maintenance income need not be revealed if you do not choose to have it be considered for repaying this loan.

SLS Loan Number: \_\_\_\_\_

This page lists the required income documentation that you must submit with this form in support of your request for assistance. Additionally, you must disclose ownership in any other properties owned by the Borrower and Co-Borrower.

SECTION 5: REQUIRED INCOME DOCUMENTATION	
Provide for each Borrower as applicable	
<b>Core documents</b> (All income types)	<ul style="list-style-type: none"> <li>Completed, signed and dated Request for Mortgage Assistance form</li> <li>Signed and dated 4506-T or most recent, signed, and complete tax returns</li> <li>Last 2 months' worth of bank statements</li> </ul>
<b>Salary or hourly wage</b>	<ul style="list-style-type: none"> <li>30 days' or 4 weeks' worth of consecutive paystubs with year to date income.</li> </ul>
<b>Self-employed income</b>	<ul style="list-style-type: none"> <li>Most recent, signed, and dated quarterly (at least 3 months) or YTD profit and loss</li> <li>Business Tax Returns with all schedules</li> </ul>
<b>Rental income</b>	<ul style="list-style-type: none"> <li>Mortgage statement for rental property and primary residence</li> <li>Lease agreement for rental property</li> <li>2 most recent Bank statements with rental income identified</li> <li>Most recent, signed, and complete individual Tax return with Schedule E</li> </ul>
<b>Benefit income</b>	<ul style="list-style-type: none"> <li>Award letter</li> <li>2 most recent Bank statements with benefit income identified</li> </ul>
<b>Alimony or child support</b> *See notice below*	<ul style="list-style-type: none"> <li>Divorce decree</li> <li>Bank statement with alimony / child support income identified</li> </ul>
<b>Unemployment income</b>	<ul style="list-style-type: none"> <li>Unemployment benefits statement</li> </ul>
<b>Other income</b>	<ul style="list-style-type: none"> <li>Award letter / Statement of income</li> <li>2 most recent Bank statements with "other" income identified</li> </ul>

REQUIRED SHORT SALE DOCUMENTATION	
<b>Listing Agreement</b>	<ul style="list-style-type: none"> <li>The 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 also be listed on the MLS.</li> </ul>
<b>Short Sale Contract</b>	<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 short sale approval.</li> </ul>
<b>Estimated Settlement Statement (HUD)</b> <b>With Proof of Third Party Payouts</b>	<ul style="list-style-type: none"> <li>The estimated HUD must include all closing costs including the net proceeds to SLS. If funds will be sent to a third party through the short 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>
<b>Short Sale Affidavit</b>	<ul style="list-style-type: none"> <li>The short sale affidavit must be signed and dated by all parties including buyer(s), seller(s), buyer's agent, and seller's agent.</li> </ul>

SECTION 6: OTHER PROPERTIES OWNED							
<b>Property Address</b> (Enter "V" for vacant, "S" for second home, "R" for rented, or "P" for primary)	<b>Property is:</b> (V,S,R,or P)	<b>Gross monthly rent:</b>	<b>Monthly mortgage payment:</b>	<b>Insurance, taxes, misc.</b>	<b>HOA:</b>	<b>Net rental income</b>	<b>Loan Servicer's name</b>
		\$	\$	\$	\$	\$	
		\$	\$	\$	\$	\$	
		\$	\$	\$	\$	\$	
	<b>Totals</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	

\*Notice: Alimony, Child support, or Separate maintenance income need not be revealed if you do not choose to have it be considered for repaying this loan.

SLS Loan Number: \_\_\_\_\_

This page lists the hardship affidavit which outlines the reason for your financial situation and the supporting documentation that is required to be submitted with this form.

SECTION 7: HARDSHIP AFFIDAVIT	
Date Hardship Began: _____	
I believe my situation is: <input type="checkbox"/> Short term (under 6 months) <input type="checkbox"/> Medium term (6-12 months) <input type="checkbox"/> Long term (Greater than 12 months)	
If your hardship is:	Then the required hardship documentation is:
<input type="checkbox"/> Unemployment	<ul style="list-style-type: none"> <li>No Hardship Documentation Required.</li> </ul>
<input type="checkbox"/> Reduction in income	
<input type="checkbox"/> Increase in housing expense	
<input type="checkbox"/> Divorce or legal separation	<ul style="list-style-type: none"> <li>Divorce Decree filed by the court; OR</li> <li>Separation agreement signed by the court; OR</li> <li>Current credit reporting evidencing divorce or separation; OR</li> <li>Recorded quitclaim deed evidencing that non- occupying Borrower has surrendered rights to property.</li> </ul>
<input type="checkbox"/> Death of a Borrower or death of either the primary or secondary wage earner in the household	<ul style="list-style-type: none"> <li>Death certificate; OR</li> <li>Obituary or newspaper article reporting the death.</li> <li>Documentation identifying the executor of the Estate</li> </ul>
<input type="checkbox"/> Long-Term or permanent disability; serious illness of a Borrower/Co-Borrower or dependent family member	<ul style="list-style-type: none"> <li>Proof of monthly insurance benefits or government assistance; OR</li> <li>Written statement or other documentation verifying disability or illness; OR</li> <li>Doctor's certificate of illness or disability; OR</li> <li>Medical bills.</li> </ul> <p>*None of the above shall require providing detailed medical information.</p>
<input type="checkbox"/> Disaster (natural or man-made) adversely impacting the property or Borrower's place of employment	<ul style="list-style-type: none"> <li>Insurance claim; OR</li> <li>Federal Emergency Management Agency grant or Small Business Administration loan; OR</li> <li>Borrower or Employer Property located in a federally declared disaster area.</li> </ul>
<input type="checkbox"/> Distant employment transfer/relocation	<p>For active duty service members:</p> <ul style="list-style-type: none"> <li>Notice of permanent change of station (PCS) or actual PCS orders.</li> </ul> <p>For employment transfers / new employment:</p> <ul style="list-style-type: none"> <li>Copy of signed offer letter or notice from employer showing transfer of new employment location; OR</li> <li>Pay stub from new employer</li> </ul> <p>*In addition to the above, documentation on the amount of relocation assistance (not applicable to active military).</p>
<input type="checkbox"/> Business Failure	<ul style="list-style-type: none"> <li>Tax return the previous year (signed with all schedules); AND</li> <li>Proof of business failure supported by one of the following:               <ul style="list-style-type: none"> <li>Bankruptcy Filing for business; OR</li> <li>Two months of recent bank statements for the business account evidencing cessation of business activity; OR</li> <li>Most recent signed and dated quarterly or year-to-date profit and loss statement</li> </ul> </li> </ul>
<input type="checkbox"/> Other: a hardship not covered above Please list hardship reason:	<ul style="list-style-type: none"> <li>Written and signed explanation detailing the hardship with supporting documentation.</li> </ul>

SLS Loan Number: \_\_\_\_\_

On this page, all Borrowers and Co-Borrowers (listed in the promissory note) who are in this form need to review and sign the Borrower and Co-Borrower acknowledgment agreement.

**SECTION 8: BORROWER AND CO-BORROWER ACKNOWLEDGMENT AGREEMENT****I certify, acknowledge, and agree to the following:**

1. I certify that all of the information in this Request for Mortgage Assistance is truthful and the hardship that I have identified contributed to my need for mortgage relief.
2. I understand and acknowledge the accuracy of my statements may be reviewed by the servicer, owner or guarantor of my mortgage, their agent(s), or an authorized third party, and I may be required to provide additional supporting documentation. I will provide all requested documents and will respond timely to all servicer, or authorized third party, communications.
3. I understand and acknowledge that knowingly submitting false information may violate Federal and other applicable law.
4. I understand and acknowledge if I have intentionally defaulted on my existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this request for mortgage relief or if I do not provide all required documentation, the servicer may cancel any mortgage relief granted and may pursue foreclosure on my home and/or pursue any available legal remedies.
5. I understand and acknowledge that the servicer is not obligated to offer me assistance based solely on the representations in this document or other documentation submitted in connection with my request.
6. I understand and acknowledge that I may be eligible for a trial period plan, repayment plan, or forbearance plan. If I am eligible for one of these plans,
  - a. I agree that all the terms of this Acknowledgment and Agreement are incorporated into such plan by reference as if set forth in such plan in full.
  - b. I agree that my first timely payment under the plan will serve as acceptance of the terms set forth in the notice of the plan sent by the servicer.
  - c. I agree that the servicer's acceptance of any payments under the plan will not be a waiver of any acceleration of my loan or foreclosure action that has occurred and will not cure my default unless such payments are sufficient to completely cure my entire default under my loan.
  - d. I agree that payments due under a trial period plan for a modification will contain escrow amounts. If I was not previously required to pay escrow amounts, and my trial period plan contains escrow amounts, I agree to the establishment of an escrow account and agree that any prior waiver is revoked. Payments due under a repayment plan or forbearance plan may or may not contain escrow amounts. If I was not previously required to pay escrow amounts and my repayment plan or forbearance plan contains escrow amounts, I agree to the establishment of an escrow account and agree that any prior escrow waiver is revoked.
7. I certify that a condemnation notice has not been issued for the property.
8. I authorize the servicer or authorized third party will obtain a current credit report on all borrowers obligated on the Note.
9. I understand and acknowledge that the servicer or authorized third party will collect and record personal information that I submit in this Borrower Response Package and during the evaluation process. This personal information may include, but is not limited to: my name, address, telephone number, my Social Security number, my credit score, my income, and my payment history and information about my account balances and activity. I understand and consent to the servicer or authorized third party, as well as any investor or guarantor disclosing my personal information and the terms of any relief or foreclosure alternative that I receive to the following:
  - a. Any investor, insurer, guarantor, or servicer that owns, insures, guarantees, or services my first lien or subordinate lien (if applicable) mortgage loan(s) or any companies that perform support services to them
10. I consent to being contacted concerning this request for mortgage assistance and all other matters concerning my loan at any e-mail address or cellular or mobile telephone number I have provided to the Servicer, whether provided in this Request for Mortgage Assistance or provided previously to the Servicer in relation to my loan account, or that I may provide to the Servicer during or after the loss mitigation evaluation process, in relation to my loan. This includes manual or auto-dialed text messages and telephone calls (including those made by an automated dialer) to my cellular or mobile telephone.

<b>Borrower Signature:</b>	<b>Date:</b> / /	<b>Co-Borrower Signature:</b>	<b>Date:</b> / /
----------------------------	---------------------	-------------------------------	---------------------

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

## REQUEST FOR MORTGAGE ASSISTANCE



Part of the Computershare Group

SLS Loan Number: \_\_\_\_\_

### NON-BORROWER CONTRIBUTOR CREDIT REPORT AUTHORIZATION

SLS Account Number: # \_\_\_\_\_

Borrower Name(s) (please print): \_\_\_\_\_

I authorize Specialized Loan Servicing LLC, here out referred to as SLS, to obtain a consumer credit report. SLS 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, SLS will provide me with the name and address of the Consumer Reporting Agency contacted to supply the report. I understand that credit inquiries have the potential to impact my creditscore.

X \_\_\_\_\_  
Non-borrower Contributors Signature

\_\_\_\_\_  
Date

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

\_\_\_\_\_  
Social Security #

X \_\_\_\_\_  
Non-borrower Contributors Signature

\_\_\_\_\_  
Date

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



**Request for Transcript of Tax Return**

- **Do not sign this form unless all applicable lines have been completed.**  
► **Request may be rejected if the form is incomplete or illegible.**  
► **For more information about Form 4506-T, visit [www.irs.gov/form4506t](http://www.irs.gov/form4506t).**

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 quickly request transcripts by using our automated self-help service tools. Please visit us at [IRS.gov](http://IRS.gov) and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946. 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, individual taxpayer identification number, 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 or individual taxpayer identification number if joint tax return
<b>3</b> 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 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.  
**Specialized Loan Servicing LLC - Attn: Resolution Support - 1-800-306-6062 - 8742 Lucent Blvd., Suite 300, Highlands Ranch, CO 80129 - Fax: 877-875-0981**

**Caution:** If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax 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 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. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, 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 10 business days. . . . . ☐

**c Record of Account**, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days . . . . . ☐

**7 Verification of Nonfiling**, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. 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 2011, filed in 2012, will likely not be available from the IRS until 2013. 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 10 business 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.

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

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

**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, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, 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. **Note:** For transcripts being sent to a third party, this form must be received 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 or 2a

Signature (see instructions)

Date

**Sign Here**

Title (if line 1a above is a corporation, partnership, estate, or trust)

Spouse's signature

Date

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

## Future Developments

For the latest information about Form 4506-T and its instructions, go to [www.irs.gov/form4506t](http://www.irs.gov/form4506t). Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

## General Instructions

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

**Purpose of form.** Use Form 4506-T to request tax return information. You can also designate (on line 5) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

**Note:** If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

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

**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 a Transcript..." under "Tools" or call 1-800-908-9946.

**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 addresses, send your request to the address based on the address of your most recent return.

## Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

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

### Mail or fax to:

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

Internal Revenue Service  
RAIVS Team  
Stop 6716 AUSC  
Austin, TX 73301

512-460-2272

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

Internal Revenue Service  
RAIVS Team  
Stop 37106  
Fresno, CA 93888

559-456-7227

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

Internal Revenue Service  
RAIVS Team  
Stop 6705 P-6  
Kansas City, MO 64999

816-292-6102

## Chart for all other transcripts

### If you lived in or your business

### Mail or fax to: was in:

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address

Internal Revenue Service  
RAIVS Team  
P.O. Box 9941 Mail  
Stop 6734 Ogden,  
UT 84409

801-620-6922

Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin

Internal Revenue Service  
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) 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 addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address. For a business address, file Form 8822-B, Change of Address or Responsible Party—Business.

**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 online 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 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.

**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. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-T but must provide documentation to support the requester's right to receive the information.

**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 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.

**Note:** If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

**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.

**Signature by a representative.** A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

## 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. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations 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, 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 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:

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.