WELLS FARGO HOME MORTGAGE

Contact Information

Fax: (866-)897-3415
Telephone: (800) 275-9254
Correspondence: MAC N0005-083
800 Walnut St.
Des Moines, IA 50309
Hours of operation: Mon.–Thur. 7:00 a.m. – 10:00 p.m.
Fri. 7:00 a.m. – 8:00 p.m.
Sat. 7:00 a.m. – 6:00 p.m.
Sun. 8:00 a.m. – 7:00 p.m.
Central Time

Subject: Information required from you supporting your request for mortgage assistance

Dear Borrower,

We're responding to your request for mortgage assistance. As the first step in the process, we'll need to receive specific documentation from you, which is why we're writing you today. Working closely with you, your home preservation specialist will help you through every step of the process and will explore all the options available, taking your situation and financial circumstances into consideration.

Along the way, your home preservation specialist will keep you informed and do everything possible to move you through the process quickly. We encourage you to respond promptly to any communications and requests for information. And please understand, if you do not provide information in a timely manner, it could impact your eligibility for mortgage assistance.

How to get started
Please call your home preservation specialist right after you receive this package. He/She will walk you through all the enclosed materials and help you start the process. In addition, the instructions included in this package will also help you understand what's enclosed and what you need to complete and return so the process can move forward.

It's important for you to act quickly and return the documents required within 30 days of the date of this letter. That's because the sooner you respond, the more options may be available to help you avoid foreclosure.

We're here to help you
We look forward to working with you and encourage you to contact us with any questions you may have about the materials in this package. You can reach a Wells Fargo Home Mortgage representative is available to help you at 1-800-275-9254.

Sincerely,

Wells Fargo Home Mortgage

Enclosures

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Important points to understand

- **Helpful information about foreclosure**
  It's important to remember that if you do not make your mortgage payment(s), the foreclosure process could begin or continue during the time you're working through the mortgage assistance process with us. We will continue to do what we can to help you avoid a foreclosure sale. As part of the foreclosure process, you may receive notices from a third-party attorney delivered by mail, or see steps being taken to proceed with a foreclosure sale of your home.

- **Where to turn if you're struggling with other expenses**
  Sometimes customers have trouble keeping up with their monthly expenses, other than their mortgage payments. If this is happening to you, help is available at no cost from a HUD-approved, non-profit credit counseling agency. Simply call a counselor who will work closely with you to lower your other monthly payments, take your financial circumstances into consideration, and create a budget plan to work for you. To find an agency in your neighborhood, call 1-800-569-4287 or call the HOPE Hotline at 1-888-995-HOPE.

- **Beware of foreclosure rescue scams**
  Be sure you avoid anyone who asks for a fee for counseling or a loan modification, or asks you to sign over the deed to your home, or to make your mortgage payments to anyone other than Wells Fargo.

This communication is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you have received a discharge of this debt in bankruptcy or are currently in a bankruptcy case, this notice is not intended as an attempt to collect a debt, and we have a security interest in the property and will only exercise our rights as against the property.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

With respect to those loans secured by property located in the State of California, the state Rosenthal Fair Debt Collection Practices Act requires that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or **www.ftc.gov**.

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Instructions —

What you need to do to start the mortgage assistance process
Before we can look into the mortgage assistance options available to you, we need you to gather some important information about your financial situation. Be sure to call your home preservation specialist right after you receive this package. He/she will explain all of the enclosures and what's needed to help you start the process. It's also important for you to return the documents requested by the due date by either fax or mail. And don't delay, because by acting soon, more options may be available to you.

Simply follow the instructions below. We've outlined the materials included in this package, details on the documentation that's required from you, and some hints to help you along the way.

What's in this package

- Homeowner Assistance Form
- IRS Form 4506T-EZ
- Cover sheet for mailing or faxing in your completed documents
- Prepaid overnight return envelope

What you need to send us

- **Cover sheet**
  Place the enclosed cover sheet on top of all the documentation you return to us, whether you send it in by mail or fax. And if you choose to mail in your documentation, use the enclosed prepaid overnight envelope.

- **Homeowner Assistance Form**
  All borrowers must complete, sign and return this document, providing information about your property, income and expenses, and why it's difficult for you to make your current mortgage payments.

- **IRS Form 4506T-EZ Short Form Request for Tax Return Transcript**
  Each borrower who filed an individual tax return must complete, sign and return a separate 4506T-EZ form. Borrowers who filed a joint tax return may complete and return one 4506T-EZ signed by both borrowers and returned.

- **Documentation to verify all income of each borrower**
  Carefully review the "proof of income" section that follows for specific details on the income documentation you need to gather and send us.

Proof of income information
Below you will find the details on the documentation we'll need from you to verify all income of each borrower. For easy reference, this information is separated into five sections:

1. Gross monthly income
2. Self-employed borrower income/business income
3. Retirement/pension/unemployment and disability income
4. Income from tenants
5. Other income

Please note:
- Income must be documented as required.
- Include combined income and expenses from the borrower and co-borrower (if any).
- If you include income and expenses from a household member who is not a borrower, please specify using the back of this form if necessary.
- Additional income documentation may or may not be required.
- If you have other types of income, cannot locate required documents, or have questions about the documentation required, please call your home preservation specialist at the phone number in the enclosed letter.

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1. Gross monthly income

- For wage earners/salary:
  If homeowner(s) are wage earners, the following proof of income, including year-to-date information, must be provided, such as most recent paystubs:
  30 days of wages
  - If paid weekly — send four paystubs
  - If paid biweekly — send three paystubs
  - If paid semi-monthly — send two paystubs
  - If paid monthly — send one paystub

  If unable to provide paystubs, salary vouchers with the dates of payment must be dated within the last 30 days, including year-to-date information and the borrower's name and/or Social Security number.

  If unable to provide paystubs and salary vouchers (e.g., you are paid in cash), please send a letter from the employer with pay frequency and amount. This letter must be on company letterhead, signed and dated within the last 30 days and include year-to-date information, the borrower's name and/or Social Security number.

  The most recent tax returns along with a copy of filed IRS extension must be provided.

- 'Other Earned Income' such as bonuses, commissions, housing allowance, tips, or overtime:
  - Reliable third-party documentation describing the amount and nature of the income (e.g. W2, employment contract, or printouts documenting tip income).

2. Self-employed/business income

- Borrower's complete personal and business tax return for the most recent year with all schedules Most recent quarter, with year-to-date information profit and loss statement that reflects activity for the most recent three months; and
- Copies of bank statements for the business account for the last two months evidencing continuation of business activity.

  Note: If the federal tax return has not been filed and it is past the filing deadline, please send a copy of the filing extension request along with the profit and loss statement for the year not filed.

3. Retirement, pension, unemployment and disability

- IRA/401k/annuity/investment income:
- Most recent two months account statement and at least ONE of the following:
  - Borrower's most recent year of tax returns (1040) including all schedules; or
  - Most recent 1099 forms

- Retirement or pension:
  - Award letter for current year unless it states "lifetime"; and
  - Three months' bank statements.

- Unemployment income and short-term disability income:
  - Award letter within 60 days; and
  - Three months' recent bank statements or cancelled checks.

- Social Security, disability or death benefits, pension, public assistance, or adoption assistance:
  - Documentation showing the amount and frequency of the benefits, such as letters, exhibits, disability policy or benefits statement from the provider; and
  - Documentation showing the receipt of payment, such as copies of the two most recent bank statements showing deposit amounts.

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4. Income from tenants

- Rental/Boarder income:
  - Copy of the most recent filed federal tax return with all schedules, include Schedule E – Supplement Income and Loss. Rental income for qualifying purposes will be 75% of the gross rent reduced by the monthly debt service on the property if applicable; or
  - If rental income is not reported on Schedule E – Supplemental Income and Loss, provide a copy of the current lease agreement with either bank statements or cancelled rent checks demonstrating receipt of rent.

- If Boarder income also include:
  - Proof of occupancy (i.e., cell phone or utility bill, bank statements or other evidence of occupancy from boarder).

5. Other income

- Alimony, child support, or separation maintenance payments as qualifying income:*
  - Copy of divorce decree, separation agreement, or other written legal agreement filed with a court, or court decree that states the amount of the alimony, child support, or separation maintenance payments and the period of time over which the payments will be received; and
  - Copies of your two most recent bank statements or other third-party documents showing receipt of payment.

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

- Welfare:
  If welfare is listed as income, need a letter from County.

- Non-borrower household income
  Must be non-obligated fiancé/fiancée, spouse or domestic partner, parent or child (additional relatives may be considered in certain circumstances):
  - The income of a non-borrower who contributes to the mortgage loan payment and is included in the monthly gross income must be documented and verified using the same standards used for verifying a borrower's income, including a completed and signed 4506T-EZ. Proof of occupancy (i.e., cell phone or utility bill, bank statements or other evidence of occupancy from contributor); and
  - Contribution letter stating contributor's name, relationship, frequency, and amount of contribution, signed and dated by contributor.

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Helpful hints

- In order to help you, we need to hear from you — so be sure to call your home preservation specialist right after you receive this package. He/she will explain what's needed and help you start the process. It's also important that you send us all the required/completed forms and documents requested by the due date. Keep in mind:
    - All borrowers need to sign and date all documents where required, and include your loan number on all correspondence.
    - Your financial documentation should be current, within the last 30 days.
    - It's best to submit all documents together in one package. Sending documents separately may increase the processing time. Use the cover sheet enclosed. Submit everything either by fax or by mail using the enclosed prepaid overnight envelope.

- Stay in touch with us:
    - After you send in your documents, call your home preservation specialist so he or she can ensure everything was received to get the review process started as soon as possible.
    - Be sure to provide your home preservation specialist with your best contact number. This will help him/her get in touch with you quickly if there are additional requirements.
    - During the process, additional information or documentation may be requested. Timing is important, so be sure you promptly respond to any phone calls or communications.
    - If you have a change in circumstances during the process, please advise your home preservation specialist so we can review your situation appropriately.
    - At any point, if you have any questions, contact your home preservation specialist.

We're here for you

You can count on your home preservation specialist to work with you through every step of the mortgage assistance process. Along the way, if you have any questions, be sure to reach out to your home preservation specialist.

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Homeowner Assistance Form

Before you complete this form, contact us for assistance.

Mortgage Loan Number:

I/we want to:	❑ Keep the Property	❑ Sell the Property	
The property is my/our:	❑ Primary Residence	❑ Second Home	❑ Investment Property
The property is:	❑ Owner Occupied	❑ Renter Occupied	❑ Vacant

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		Home phone number	
Cell phone number		Cell phone number	
Work phone number		Work phone number	
Email address		Email address	
Mailing address		Mailing address (*if different than borrower's)*	

Property information

Property address (if same as mailing address, write "same")

Number of people who live in the home

Is the property listed for sale? ❑ Yes If yes, what was property listing date? _____ ❑ No

Have you received an offer on the property? ❑ Yes Date of offer _____ Amount of offer $ _____ ❑ No

Agent's Name:_____ Agent's Phone Number:_____

For Sale by owner? ❑ Yes ❑ No

Who pays the real estate tax bill on your property? ❑ I/we do ❑ Servicer does

Are the taxes current? ❑ Yes ❑ No

Condominium or HOA monthly fee? ❑ Yes $ _____ Paid to (Name & Address) _____ ❑ No

Who pays the homeowners insurance policy for your property? ❑ I/we do ❑ Servicer does ❑ Paid by condominium or homeowner association

Is the policy current? ❑ Yes ❑ No

Name of insurance company_____ Insurance company phone number _____

If there are additional liens/mortgages or judgments on this property, name the person(s), company or firm and phone number(s).

Lien holder's name/servicer _____ Phone number _____ Loan number _____ Balance $ _____

Lien holder's name/servicer _____ Phone number _____ Loan number _____ Balance $ _____

Borrower/co-borrower situation

Have you contacted a credit-counseling agency for help? ❑ Yes ❑ No

If yes, complete counselor contact information below.

Counselor's name _____ Counselor's phone number _____

Counselor's email _____

Have you filed for bankruptcy? ❑ Yes ❑ No

If yes: ❑ Chapter 7 ❑ Chapter 11 ❑ Chapter 12 ❑ Chapter 13 Filing date _____

Has your bankruptcy been discharged? ❑ Yes ❑ No Bankruptcy case number _____

Please note that if you have or will receive a discharge from a chapter 7 bankruptcy case, and the mortgage was not reaffirmed in the bankruptcy case, we will only exercise our rights against the property and are not attempting any act to collect the discharged debt from you personally. Additionally, your decision to discuss workout options with us is strictly voluntary. You are not obligated to pursue any workout options discussed with us. At your request, we will immediately terminate any such discussions should you no longer wish to pursue these options.

Hardship Affidavit (Provide a written explanation with this request describing the specific nature of your hardship.)

I/We am/are requesting review of my/our financial situations to determine whether I/we qualify for temporary or permanent mortgage relief options.

Date hardship began is: _____

I believe that my/our situation is:

- ❑ Short-term (under 6 months)
- ❑ Medium-term (6 – 12 months)
- ❑ Long-term or Permanent Hardship (greater than 12 months)

I/we am/are having difficulty making my/our monthly payment because of reasons set forth below:
(Please check all that apply and submit required documentation demonstrating your hardship.)

If your hardship is:	**Then the required hardship documentation is:**
❑ Unemployment	❑ No hardship documentation required
❑ Underemployment	❑ No hardship documentation required, as long as you have submitted income documentation that supports the income described in the required income documentation section.
❑ Income reductions (e.g., elimination of overtime, reduction in regular working hours, or a reduction in base pay)	❑ No hardship document required, as long as you have submitted income documentation that supports the income described in the required income documentation section.
❑ Divorce or legal separation; Separation of Borrowers unrelated by marriage, civil union or similar domestic partnership under applicable law	❑ Divorce decree signed by the court; OR ❑ Separation agreement signed by the court; OR ❑ Current credit report evidencing divorce, separation, or non-occupancy borrower has a different address; OR ❑ Recorded quitclaim deed evidencing that the non-occupying Borrower or C-borrower has relinquished all rights to the property
❑ Death of borrower or death of either the primary or secondary wage earner in the household	❑ Death Certificate; OR ❑ Obituary or newspaper article reporting the death
❑ Long-term or permanent disability; Serious illness of a borrower/co-borrower or depend family member	❑ Doctor's certificate of illness or disability; OR ❑ Medical bills; OR ❑ Proof of monthly insurance benefits or government assistance (if applicable)
❑ Disaster (natural or man-made) adversely impacting the property or Borrower's place of employment	❑ Insurance Claim; OR ❑ Federal Emergency management Agency grant or Small Business Administration loan; OR ❑ Borrower or Employer property located in a federally declared disaster area
❑ Distant employment transfer	❑ No hardship documentation required
❑ Business failure	❑ Tax return from the previous year (including all schedules AND ❑ Proof of business failure supported by one of the following: o Bankruptcy filing for the business; or o Two months recent bank statements for the business account evidencing cessation of business activity; or o Most recent signed and dated quarterly or year-to-date profit and loss statement

Income/expense for household

Important note: All income must be documented.
Include combined income and expenses from the borrower and co-borrower (if any). If you will be including income and expenses from a household member who is not a borrower, please specify this information on the back of this form. Also, include the non-borrower(s) start date(s) for employment information. You are not required to disclosure child support, alimony or separation maintenance income unless you choose to have it considered by your servicer.

1 **Monthly Household Income**		2 **Monthly Household Expenses/Debt**		3 **Household Assets**	
Borrower monthly gross wages	$	First mortgage payment	$	Checking account(s)	$
Borrower overtime	$	Second mortgage payment	$	Savings/money market account(s)	$
Borrower start date of employment (MMDDYYYY)	$	Homeowners insurance[1]	$		$
Borrower other employment start date (MMDDYYYY)	$	Property Taxes[2]	$	Certificate(s) of deposit (CDs)	$
Co-borrower monthly gross wages		Credit cards / installment loan(s) *(total minimum payment per month)*	$		$
Co-borrower overtime		Alimony/separation maintenance/child support payments	$		$
Co-borrower start date of employment (MMDDYYYY)		Net rental expenses/ property maintenance expenses	$	Stocks/bond(s)	$
Co-borrower other employment start date (MMDDYYYY)		Homeowners association/ condominium fees	$		$
Child support/ alimony/separation maintenance	$	Child care expenses	$	Other cash on hand	$
Non-taxable Social Security/Social Security Disability Insurance	$	Car payments, including car lease payments	$	Other real estate *(estimated value)*	$
Taxable Social Security benefits	$	Car insurance/gas/ maintenance	$	Other	$
Other monthly income from pensions, annuities or retirement plans	$	Health insurance/ medical expenses	$		
Tips, commissions and bonus income	$	Life insurance premiums (not withheld from pay)	$		
Self-employment income	$	Groceries	$		
Unemployment Income	$	Water/sewer/utilities	$		
Start date of unemployment (MMDDYYYY)		Internet/cable/satellite/ cell phone/home phone	$		
Rents received	$	Personal loans/tuition	$		
Boarder income	$	Tithes/religious contributions	$	*Do not include retirement plans when calculating assets (401k, pension funds, annuities, IRAs, Keough plans, etc.)*	
Food stamps/Welfare	$	Other	$		
Other *(investment income, royalties, interest, dividends, etc.)*	$				
Total (gross income)	**$**	**Total assets**	**$**	**Total assets**	**$**

1. Only include your homeowners insurance payment if you pay this amount yourself.
2. Only include your property tax payments if you pay them yourself.

Acknowledgment and Agreement

I/We understand that I/we will be considered for all mortgage assistance options available to us, including federal government programs as appropriate. I/We certify as follows:

1. That all of the information in this affidavit is true and accurate and the event(s) identified on page two is/are the reason that I/we need to request a modification of the terms of my/our mortgage, short sale or deed in lieu of foreclosure.

2. I/We understand that the servicer, the U.S. Department of the Treasury, or its agents may investigate the accuracy of my/our statements, may require me/us to provide supporting documentation, and that knowingly submitting false information may violate federal law and may result in foreclosure.

3. I/We understand the servicer may pull a current credit report on all borrowers obligated on the Note.

4. I/We understand that if I/we have intentionally defaulted on my/our existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this document, the servicer may cancel any Agreement and may pursue foreclosure on my/our home and/or pursue any available legal remedies.

5. I/We understand, to be considered for certain federal government programs my/our property must be owner-occupied. If I/we have not indicated otherwise on this form, I/we certify that: my/our property is owner-occupied and I/we intend to reside in this property for the next twelve months and I/we have not received a condemnation notice and there has been no change in the ownership of the property since I/we signed the documents for the mortgage that I/we want to modify.

6. I/We am/are willing to provide all requested documents and to respond to all servicer questions in a timely manner.

7. I/We understand that the servicer will use the information in this document to evaluate my/our eligibility for a loan modification or short sale or deed in lieu of foreclosure, but the servicer is not obligated to offer me/us assistance based solely on the statements in this document.

8. I/We am/are willing to commit to credit counseling if it is determined that my/our financial hardship is related to excessive debt.

9. If I/we am/are eligible for a trial period plan, repayment plan, or forbearance plan, and I/we accept and agree to all terms of such plan, I/we also agree that the terms of this Acknowledgment and Agreement are incorporated into such plan by reference as if set forth in such plan in full. My/Our first timely payment following my/our Servicer's determination and notification of my/our eligibility or prequalification for a trial period plan, repayment plan, or forbearance plan (when applicable) will serve as acceptance of the terms set forth in the notice sent to me that sets forth the terms and conditions of the trial period plan, repayment plan, or forbearance plan.

10. I/We agree that when the Servicer accepts and posts a payment during the term of any repayment plan, trial period plan, or forbearance plan it will be without prejudice to, and will not be deemed a waiver of, the acceleration of my/our loan or foreclosure action and related activities and shall not constitute a cure of my/our default under my/our loan unless such payments are sufficient to completely cure my/our entire default under my/our loan.

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

12. If I/we qualify for and enter into a repayment plan, forbearance plan, and trial period plan, I/we agree to the establishment of an escrow account if an escrow account never existed on my/our loan as required.

13. I/We understand that the servicer will collect and record personal information, including, but not limited to, my/our name(s), address, telephone number, Social Security number(s), credit score, income, payment history, government monitoring information, and information about account balances and activity. I/We understand and consent to the disclosure of my/our personal information to (a) the U.S. Department of the Treasury or its agents; (b) any investor, insurer, guarantor or servicer that owns, insures, guarantees or services my/our first lien or subordinate lien (if applicable) mortgage loan(s); (c) companies and/or individuals that perform support services in conjunction with home preservation mortgage assistance efforts; (d) auditors, including but not limited to independent auditors, regulators and agencies; and (e) any HUD-certified housing counselor.

14. I/We consent to being contacted concerning this request for mortgage assistance at any cellular or mobile telephone number I/we have provided to the Servicer. This includes text messages and telephone calls to my/our cellular or mobile telephone.

_____	_____	_____	_____
Borrower Signature	Date	Co-borrower Signature	Date

Contacts – if you have questions

- If you have questions about this document or your available options, please contact your home preservation specialist.
- If you have questions about your options that your servicer cannot answer or if you need further counseling, call the Homeowner's HOPE™ Hotline at 1-888-995-HOPE (4673). A Hotline counselor will help you by answering questions about your available options and providing you with free HUD-certified counseling services in English and Spanish.

Form **4506T-EZ**

(Rev January 2011)

Department of the Treasury
Internal Revenue Service

Short Form Request for Individual of Tax Return Transcript

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

OMB No. 1545-2154

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 and click on "Order a Transcript" or call 1-800-908-9946.

1a Name shown on tax return. If a joint return, enter the name shown first.	**1b First social security number or individual taxpayer identification number on tax return**
2a If a joint return, enter spouse's name shown on tax return	**2b 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 or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.

Third party name	Telephone number
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 the taxpayer whose name is shown on either line 1a or 2a. If the request applies to a joint return, **either** husband or wife must sign. **Note.** *For transcripts being sent to a third party, this form must be received within 120 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 sued 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.

If you filed an individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
Florida, Georgia (After June 30, 2011, send your transcript requests to Kansas City, MO	RAIVS Team P.O. Box 47-421 Stop 91 Doraville, GA 30362 770-455-2335
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	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	RAIVS Team Stop 37106 Fresno, CA 93888 559-456-5876
Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	RAIVS Team Stop 6705-B41 Kansas City, MO 64999 816-292-6102

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 you 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. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506T-EZ within 120 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.

Mortgage Payment Assistance Documentation

Fax Cover Sheet

Please include this cover sheet with all documentation you return.

Loan No.: _____

Documents included: Please indicate

☐ Homeowner Assistance Form

☐ IRS Form 4506T-EZ

☐ Paystub(s)

☐ W2(s)

☐ Tax return(s)

☐ Other (Please describe) _____

Documents should be returned to:

Fax to: 866-897-3415
OR
Mail to:
MAC N0005-083
800 Walnut St.
Des Moines, IA 50309