

**In response to your request for a Loan Modification/Short Sale, please complete and provide all requested information below: This form must be thoroughly completed in order to process your request.**

**Mail or Fax completed packet to:**

**U.S. Bank Consumer Finance Default Assessment  
205 West 4<sup>th</sup> St Suite 500  
Cincinnati OH 45202**

**Telephone: 1-888-456-2622**

U.S. Bank Loan Number: \_\_\_\_\_

**FINANCIAL INFORMATION STATEMENT**

**PROPERTY INFORMATION**

Subject Property Address (Street, City,, State & Zip Code)		No. of Units			
<b>Borrower</b>		<b>BORROWER INFORMATION</b>		<b>Co-Borrower</b>	
Borrower's Name (include Jr. or Sr. if applicable)		Co-Borrower's Name (including Jr. or Sr. if applicable)			
Social Security No.	Ph. Numbers You Can Be Reached Work Home Cell  Please include all area codes	Social Security	Ph. Numbers You Can Be Reached Work Home Cell  Please include all area codes		
_____ Married _____ Separated	_____ Unmarried (include single, divorced, widowed)	_____ Married _____ Separated	_____ Unmarried (include single, divorced, widowed)		
Present Address (Street, City, State & Zip code) ___ own ___ rent ___ # yrs		Present Address (Street, City, State & Zip code) ___ own ___ rent ___ # yrs			

<b>Borrower</b>		<b>EMPLOYMENT INFORMATION</b>		<b>Co-Borrower</b>	
Name of Employer          Business Phone (include area code)		_____ Self-employed          Business Phone (include area code)		Name of Employer          Business Phone (include area code)	
		_____ Self-employed			

**MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION**

NET Monthly Income	Borrower	Co-Borrower	Total
Base Employment Income	\$	\$	\$
Overtime			
Bonuses			
Commissions			
Net Rental Income			
<b>Total</b>	\$	\$	\$

Self employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.  
Describe other income such as alimony, child support or separate maintenance income need not be revealed.

Borrower or Co-Borrower	Description of Other Income	Monthly Amount
		\$

**STANDARD MONTHLY OBLIGATIONS**

Food:	Child Care:	Mortgage Pmt:
Utilities:	Transportation:	Car Pmt:
Telephone:	Insurance/Car:	Other:
Insurance/Health:	Cable:	Other:
Medical Bills:	Insurance/Life:	Other:

**ASSETS AND LIABILITIES**

Assets		Liabilities		
Description	Cash Value	Liabilities & Pledged Assets: List the creditor's name and account number for all outstanding debts including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use extra sheets if necessary.		
<b>List checking and saving accounts below:</b>				
Name of Bank, S&L or Credit Union				
Acct Number	\$	Description	Monthly Pmt & #s to pay	Unpaid Balance
Name of Bank, S&L or Credit Union		Name of Company	\$ Pmt & Mos	\$
Acct Number	\$	Acct Number:		
Name of Bank, S&L or Credit Union		Name of Company	\$ Pmt & Mos	\$
Acct Number	\$	Acct Number:		
Stocks & Bonds	\$	Acct Number:		
Company Name/Description		Name of Company	\$ Pmt & Mos	\$
Life Insurance net cash value	\$	Acct Number:		
Face Amount: \$		Name of Company	\$ Pmt & Mos	\$
<b>SUBTOTAL LIQUID ASSETS</b>	<b>\$</b>	Acct Number:		
Real Estate Owned (enter market value from schedule of real estate owned below)	\$	Name of Company	\$ Pmt & Mos	\$
Vested Interest in Retirement fund	\$	Acct Number:		
Net worth if business(es) owned (Attach Financial Statement)	\$	Name of Company	\$ Pmt & Mos	\$
Automobile owned (Make and Year)	\$	Acct Number:		
Automobile owned (Make and Year)	\$	Name of Company	\$ Pmt & Mos	\$
Other Assets (Itemized)	\$	Acct Number:		
		Name of Company	\$ Pmt & Mos	\$
		Acct Number		
<b>Total assets (a)</b>	<b>\$</b>	<b>Net Worth (a-b):</b>	<b>Total Liabilities (b)</b>	<b>\$</b>

**Schedule of Real Estate Owned (if additional properties are owned, use extra sheets)**

Property Address (enter S if sold, PS for pending sale, R if rental held for income)	Type of Property	Present market Value	Amount of Mortgages & Liens	Gross Rental Income	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$
	<b>Totals</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>



## Documents Needed

**Make sure all of the information listed below is returned along with this Financial Evaluation.** Missing documents may result in a delay in processing or denial of your request.

**For each borrower who is a salaried employee:**

- Copy of the most recent filed federal tax return with all schedules; and
- Copy of the most recent one month's pay stubs, and
- Copy of the most recent bank statement.

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

- Copy of the most recent two years filed federal tax returns with all schedules, and
- Copy of the most recent quarterly or year-to-date profit/loss statement, and
- Copy of the most recent six month's bank statements.

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

- Copy of most recent federal tax return with all schedules and W-2 or copies of two most recent bank statements.
- Copy of the most recent two month's bank statements.

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

- Copy of divorce decree, separation agreement or other written agreement or decree that states the amount of the alimony or child support and period of time over which it will be received.
- Proof of full, regular and timely payments; for example deposit slips, bank statements, court verification or filed federal tax return with all schedules.

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

- Copies of most recent two years filed federal tax returns with all schedules, including Schedule E—Supplement Income and Loss.

**For each borrower whose property is located in a flood zone:**

- Current copy of Flood Insurance Policy

**For each borrower whose loan is not currently collecting escrows for property taxes, homeowners insurance, flood insurance and/or homeowners' association fees:**

- Current copies of property tax bills, Homeowners Insurance Policy, Flood Insurance policy and/or Home Owners Association bill.

**If this account is not a first mortgage, please also send a current statement from your first mortgage holder.**

**If the property is being sold, please include these items in addition to those listed above.**

- Current copy of U.S. Department of Housing and Urban Settlement Statement (HUD Statement)
- Current copy of the most recent 401K Statement (if applicable)
- Copy of sales agreement.

**Please forward the financial evaluation packet and all required documents to:**

**U.S. Bank Consumer Finance Default Assessment  
205 West 4<sup>th</sup> St Suite 500  
Cincinnati OH 45202**

**DOCUMENTS MUST BE RETURNED BY 5/6/2010, OR YOUR REQUEST FOR MODIFICATION  
WILL BE CLOSED.**

**ORIGINAL DOCUMENTS WILL NOT BE RETURNED.**



Comptroller of the Currency  
Administrator of National Banks

US Department of the Treasury

Answers for customers of  
national banks at  
**HelpWithMyBank.gov**

## Consumer Advisory

# OCC Consumer Tips for Avoiding Mortgage Modification Scams and Foreclosure Rescue Scams

Scams that promise to "rescue" you from foreclosure are popping up at an alarming rate nationwide, and you need to protect yourself and your home.

If you're falling behind on your mortgage, others may know it, too — including con artists and scam artists. They know that people in these situations are vulnerable and often desperate. Potential victims are easy to find: mortgage lenders publish notices before foreclosing on homes. Private firms frequently compile and sell lists of these foreclosed properties and distressed borrowers. After reading these notices, con artists approach their targets in person, by mail, over the telephone, or by e-mail. They often advertise their services on television, radio, or the Web, and in newspapers, describing themselves as "foreclosure consultants" or "mortgage consultants," offering "foreclosure prevention" or "foreclosure rescue" services. And they are only too happy to take advantage of homeowners who want to save their homes.

If someone offers to negotiate a loan modification for you or to stop or delay foreclosure for a fee, carefully check his or her credentials, reputation, and experience, watch out for warning signs of a scam, and always maintain personal contact with your lender and mortgage servicer. Your mortgage lender can help you find real options to avoid foreclosure. It is important to contact your mortgage lender early to preserve all your options. There are legitimate consumer financial counseling agencies that can help you work with your lender.

This Consumer Advisory, issued by the Office of the Comptroller of the Currency (OCC), describes common scams, suggests ways to protect yourself, provides information on U.S. government loan programs and counseling resources, and lists 10 warning signs of a mortgage modification scam.

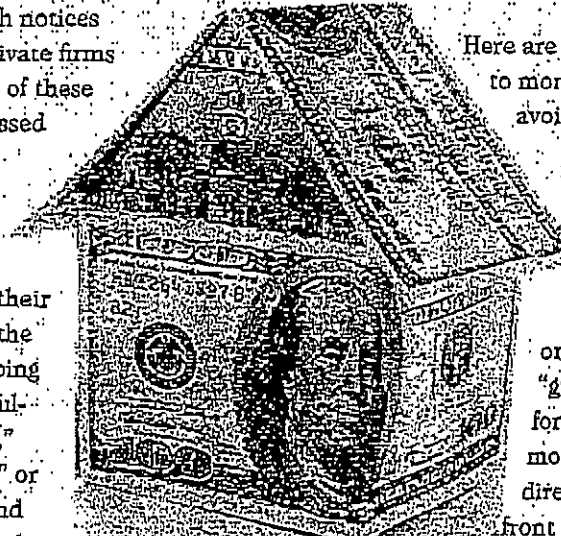
### Common Types of Scams

Here are some examples of scams related to mortgage modification and foreclosure avoidance.

- **Foreclosure "rescue" and refinance fraud.** The scam artist offers to act as an intermediary between you and your lender to negotiate a repayment plan or loan modification and may even "guarantee" to save your home from foreclosure. You may be told to make mortgage payments to the scammer directly — along with significant, up-front fees — and be told that the scammer will forward the payments to your lender. In reality, the scammer may pocket your money and leave you in worse shape on your loan. The scam artist also may tell you to stop making payments or stop communicating with your lender. Don't follow that advice.

Remember that your mortgage lender should be the starting point for finding options to avoid foreclosure. You also should consider contacting qualified and approved credit counselors.

- **Fake "government" modification programs.** Unscrupulous people may claim to be affiliated with, or approved by, the government or may ask you to pay high up-front fees to qualify for government



mortgage modification programs. While government-supported mortgage modification and refinancing initiatives are legitimate, the scam artists' claims are not. Keep in mind that you do not have to pay to benefit from these government programs. All you need to do is contact your lender or loan servicer.

Always maintain personal contact with your lender and mortgage servicer.

The scam artist's name or Web site may be very similar to those of government agencies. The scam artist may use such terms as "federal," "TARP," or other words or acronyms related to official U.S. government programs. These tactics are designed to fool you into thinking the scam artist is somehow approved by, or affiliated with, the government. The government is taking actions to stop this fraud, but you also need to protect yourself. So be wary of claims offering "government-approved" or "official government" loan modifications. Your lender will be able to tell you whether you qualify for any government initiatives to prevent foreclosure. You do not have to pay anyone to benefit from them.

- **Leaseback/rent-to-buy schemes.** In this type of scam, you are asked to transfer the title to your home to the scammer, who will, supposedly, obtain new and better financing and/or allow you to remain in the home as a renter and eventually buy it back. If you do not comply with the terms of the rent-to-buy agreement, you will lose your money and face eviction. The agreement may be very hard to comply with, because it may require, for instance, high up-front and monthly payments that you may not be able to afford. In fact, the scammers may have no intention of ever selling the home back to you. They simply want your home and your money.

Remember that transferring your title does not change your payment obligations — you will still owe your mortgage debt. The difference will be that you will no longer own your home. If payments are not made on the mortgage, your lender has the right to foreclose, and the foreclosure and any other problems will appear on your credit report.

- **Bankruptcy scams.** You may have heard that filing bankruptcy will stop a foreclosure. This is true — but only temporarily. Filing bankruptcy brings an "automatic stay" into effect that stops any collection and foreclosure while the bankruptcy court administers the case. Eventually, you must start paying your mortgage lender, or the lender will be able to foreclose. Bankruptcy is rarely, if ever, a permanent solution to prevent foreclosure. In addition, bankruptcy will negatively impact your credit score and will remain on your credit report for 10 years.
- **Debt-elimination schemes.** Scammers may claim to be able to "eliminate" your debt by making illegitimate legal arguments that you are not obligated to pay back your mortgage. These scammers will provide you with inaccurate claims about applicable laws and finance, such as that "secret laws" can be used to eliminate debt or that banks do not have the authority to lend money. Do not stop making payments on your mortgage based on their claims.

### How to Protect Yourself from Mortgage Modification and Foreclosure Avoidance Scams

Always proceed with caution when dealing with anyone offering to help you modify your mortgage or avoid foreclosure. Remember that you do not *need* a third party to work with your lender — any such party should make the process easier, not harder and more expensive.

- **Contact your lender or mortgage servicer first.** Speak with someone in the loss mitigation department for mortgage modification options and other alternatives to foreclosure.

- **Make all mortgage payments directly to your lender or to the mortgage servicer.** Do not trust anyone to make mortgage payments for you, and do not stop making your payments.

Always proceed with caution when dealing with anyone offering to help you modify your mortgage or avoid foreclosure.

- Avoid paying up-front fees. While some legitimate housing counselors will charge small fees for their services, do not pay fees to anyone before receiving any services. Make sure you are dealing with a legitimate organization.

- Know what you are signing. Read and understand every document you sign. Do not rely on an oral explanation of a document you are signing — make sure that you read and understand what the document actually says. Otherwise, a document

Know what you are signing. Read and understand every document you sign.

may obligate you to terms you don't want or may even convey ownership of your home to someone else. Never sign documents with blank spaces that can be filled in later. Never sign a document that

contains errors or false statements, even if someone promises to correct them. If a document is too complex to understand, seek advice from a lawyer you trust or a legitimate, trusted financial counselor.

- Do not sign over your deed without consulting a lawyer you select. Foreclosure scams often involve transfer of ownership of your home to a con artist or another third party. Never agree to this without getting the advice of your own lawyer, financial advisor, credit counselor, or other independent person you know you can trust. By signing over your deed, you lose the rights to your home and any equity built up in the home — and you are still obligated to pay the mortgage.

- Get promises in writing. Oral promises and agreements relating to your home are usually not legally binding. Protect your rights with a written document or contract signed by the person making the promise. Keep copies of all contracts that you sign. Again, never sign anything you don't understand.

- Report suspicious activity to relevant federal agencies, such as the Federal Trade Commission, and to your state and local consumer protection agencies. Reporting con artists and suspicious schemes helps prevent others from becoming victims. If your complaint or question involves a national bank and you cannot resolve it directly with the bank, contact the OCC's Customer Assistance Group

by calling (800) 613-6743, by sending an e-mail to [customer.assistance@occ.treas.gov](mailto:customer.assistance@occ.treas.gov), or by visiting [www.HelpWithMyBank.gov](http://www.HelpWithMyBank.gov).

- Contact a legitimate housing or financial counselor to help you work through your problems.
  - To find a counselor, contact the U.S. Department of Housing and Urban Development (HUD) at (800) 569-4287 or (877) 483-1515, or go to [www.hud.gov/offices/hsg/sfh/hcc/hccprof14.cfm](http://www.hud.gov/offices/hsg/sfh/hcc/hccprof14.cfm).
  - Call (888) 995-HOPE, the Homeowner's HOPE Hotline to reach a nonprofit, HUD-approved counselor through HOPE NOW, a cooperative effort of mortgage counselors and lenders to assist homeowners.
  - Visit NeighborWorks America's Web site at [www.nw.org/network/home.asp](http://www.nw.org/network/home.asp).
- Visit the following Web sites for further information:
  - The OCC's consumer information site for banking-related questions: [www.HelpWithMyBank.gov](http://www.HelpWithMyBank.gov).
  - OCC Customer Assistance Group and consumer assistance site: [www.occ.gov/customer.htm](http://www.occ.gov/customer.htm).
  - Federal Trade Commission: [www.ftc.gov/bcp/edu/pubs/consumer/homes/rea04.shtml](http://www.ftc.gov/bcp/edu/pubs/consumer/homes/rea04.shtml).
  - Federal Reserve Board: <http://www.federalreserve.gov/pubs/foreclosurereamtips/default.htm>.
  - NeighborWorks America: [www.nw.org](http://www.nw.org).
  - HOPE NOW: [www.hopenow.com](http://www.hopenow.com).
- Apply for a government-sponsored loan modification or refinancing. The U.S. government has developed a major loan modification and refinancing program to help homeowners find affordable loans and to save their homes.
  - Go to this Web site for information on these federal mortgage modification and refinancing programs: [www.makinghomeaffordable.gov](http://www.makinghomeaffordable.gov).

CA 2009-1 04/21/2009

## Ten Warning Signs of a Mortgage Modification Scam

***"Pay us \$1,000, and we'll save your home."***

- 1 Some legitimate housing counselors may charge small fees, but fees that amount to thousands of dollars are likely a sign of potential fraud — especially if they are charged up-front, before the "counselor" has done any work for you. Be wary of companies that require you to provide a cashier's check or wire transfer before they take any action on your behalf.

***"I guarantee I will save your home — trust me."***

- 2 Beware of guarantees that a person or company can stop foreclosure and allow you to remain in your home. Unrealistic promises are a sign that the person making them will not consider your particular circumstances and is unlikely to provide services that will actually help you.

***"Sign over your home, and we'll let you stay in it."***

- 3 Be very suspicious if someone offers to pay your mortgage and rent your home back to you in exchange for transferring title to your home. Signing over the deed to another person gives that person the power to evict you, raise your rent, or sell the house. Although you will no longer own your home, you still will be legally responsible for paying the mortgage on it.

***"Stop paying your mortgage."***

- 4 Do not trust anyone who tells you to stop making payments to your lender and servicer, even if that person says it will be done for you.

***"If your lender calls, don't talk to them."***

- 5 Your lender should be your first point of contact for negotiating a repayment plan, modification, or short sale. It is vital to your interests to stay in close communication with your lender and servicer, so they understand your circumstances.

***"Your lender never had the legal authority to make a loan."***

- 6 Do not listen to anyone who claims that "secret laws" or "secret information" will be used to eliminate your debt and have your mortgage contract declared invalid. These scammers use sham legal arguments to claim that you are not obligated to pay your mortgage. These arguments don't work.

***"Just sign this now; we'll fill in the blanks later."***

- 7 Take the time to read and understand anything you sign. Never let anyone else fill out paperwork for you. Don't let anyone pressure you into signing anything that you don't agree with or understand.

***"Call 1-800-Fed-Loan."***

- 8 This may be a scam. Some companies trick borrowers into believing that they are affiliated with or are approved by the government or tell you that you must pay them high fees to qualify for government loan modification programs. Keep in mind that you do not have to pay to participate in legitimate government programs. All you need to do is contact your lender to find out if you qualify.

***"File for bankruptcy and keep your home."***

- 9 Filing bankruptcy only temporarily stops foreclosure. If your mortgage payments are not made, the bankruptcy court will eventually allow your lender to foreclose on your home. Be aware that some scammers will file bankruptcy in your name, without your knowledge, to temporarily stop foreclosure and make it seem as though they have negotiated a new payment agreement with your lender.

***"Why haven't you replied to our offer? Do you want to live on the streets?"***

- 10 High-pressure tactics signal trouble. If someone continually contacts you and pressures you to work with them to stop foreclosure, do not work with that person. Legitimate housing counselors do not conduct business that way.

Form **4506-T**

**Request for Transcript of Tax Return**

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

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

OMB No. 1545-1872

Tip: Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. If you need a copy of your return, use Form 4506, Request for Copy of Tax Return. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return or employer identification number (see instructions)
---	--

2a If a joint return, enter spouse's name shown on tax return	2b Second social security number if joint tax return
---	--

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

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

5 If the transcript 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.

**205 W 4th Street, Suite 500 Cincinnati, OH 45202**

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

- 6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶ \_\_\_\_\_
- a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days.
  - b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days.
  - c Record of Account, which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days.
- 7 Verification of Nonfiling, which is proof from the IRS that you did not file a return for the year. Most requests will be processed within 10 business days.
- 8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2006, filed in 2007, will not be available from the IRS until 2008. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days.

**Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.**

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

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

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, either husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer.

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

## General Instructions

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

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

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

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

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

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

If you filed an individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New York, Vermont	RAIVS Team Stop 679 Andover, MA 05501
Alabama, Delaware, Florida, Georgia, North Carolina, Rhode Island, South Carolina, Virginia	778-247-9255
Alabama, Delaware, Florida, Georgia, North Carolina, Rhode Island, South Carolina, Virginia	RAIVS Team P.O. Box 47-421 Stop 91 Doraville, GA 30362
Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team Stop 6716 AUSC Austin, TX 73301
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Iowa, Kansas, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	512-460-2272
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Iowa, Kansas, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	RAIVS Team Stop 37106 Fresno, CA 93888
Arkansas, Connecticut, Illinois, Indiana, Michigan, Missouri, New Jersey, Ohio, Pennsylvania, West Virginia	559-456-5876
Arkansas, Connecticut, Illinois, Indiana, Michigan, Missouri, New Jersey, Ohio, Pennsylvania, West Virginia	RAIVS Team Stop 6705-B41 Kansas City, MO 64989
Arkansas, Connecticut, Illinois, Indiana, Michigan, Missouri, New Jersey, Ohio, Pennsylvania, West Virginia	816-292-6102

## Chart for all other transcripts

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

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

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

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

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

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

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

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

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

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

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

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

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

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