



**Letter of Authorization Fax:**

888-491-4947

**Short Sale Package Fax:**

866-808-5050

**Short Sale Department Phone Number:**

877-633-4744

**Phone Tree to access a representative:**

Not applicable

**Short Sale Package Requirements:**

Letter of Authorization

Financial Worksheet

Hardship Letter

Last 2 Bank Statements

Last 2 Pay Stubs

Tax Returns for the last 2 years

Executed Purchase Agreement

Listing Agreement

Arms Length Affidavit

Preliminary HUD

4506-T

Buyer's Disclosure Addendum

Short Sale Addendum & Agent Certification

**Notes:**

*Please note that we work with a large number of lenders and do all we can to keep our database up to date. However, short sale lenders consistently change contact information, add or close branches and divisions, outsource operations and automate. If you find that any information on our site is outdated let us know. More than likely we have the updated information available but it hasn't made its way to the website. In addition, the lender information on our site is not exhaustive. If there's something you need or a question you'd like to ask, please inquire. We'll try our best to assist you.*



# Short Sale Third-Party Authorization Form

## BORROWER(S) ACKNOWLEDGMENT

Loan Number: \_\_\_\_\_ Property Address: \_\_\_\_\_

Borrower: \_\_\_\_\_

Co-Borrower: \_\_\_\_\_

The undersigned Borrower and Co-Borrower (if any) (individually and collectively, the "Borrower," "Me" or "My"), authorize(s) Bank of America, N.A., its affiliates, agents and employees (collectively, "BANA") to discuss with the third party(ies) described on the next page (the "Designated Representative(s)") on My behalf the sale of the property at the above-listed Property Address (the "Property"), which is secured by a loan owned or serviced by BANA ("Mortgage"), for an amount less than the outstanding principal balance of the Mortgage (such transaction, a "Short Sale"):

Designated Representative: \_\_\_\_\_

Designated Representative: \_\_\_\_\_

Designated Representative: \_\_\_\_\_

Designated Representative: \_\_\_\_\_

My Designated Representative and BANA are hereby authorized to share with each other any and all information reasonably requested or otherwise required to be exchanged in connection with the consummation of the Short Sale, including without limitation names, addresses, telephone numbers, Social Security numbers, income, credit scores, status of any current or previous workout review, account, balances, program eligibility, payment activity and any other confidential (including nonpublic personal information) information related to Me, the Mortgage or the Property.

I further agree and acknowledge as follows:

- I have selected the Designated Representative.
- I acknowledge that BANA is not responsible for any act or omission of the Designated Representative, including anything the Designated Representative may do with information it is provided hereunder, or for any failure of the Designated Representative to competently perform its services.
- I agree that the Designated Representative can authorize a delegate to provide administrative support ("Designated Support Staff") to facilitate procedural, or other clerical and administrative functions that are non-licensable activities on behalf of the Designated Representative. The Designated Support Staff is identified on the Designated Representative Acknowledgment.

This Third-Party Authorization will be effective until the completion of the Short Sale(s) unless terminated by me (us) in writing.

### I UNDERSTAND AND AGREE WITH THE TERMS OF THIS THIRD-PARTY AUTHORIZATION.

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower's Signature

\_\_\_\_\_  
Date

## DESIGNATED REPRESENTATIVE ACKNOWLEDGMENT

Each undersigned Designated Representative represents and agrees that, he/she (i) is a licensed real estate agent, real estate broker or attorney ("Licensee") in good standing in the state in which the Property is located, and that Licensee has all licenses, permits or authorizations required by state or federal law to perform the duties undertaken by it in connection with the Short Sale, (ii) shall not knowingly misrepresent or omit to state, any material fact in order to induce the Borrower(s), BANA, the lender, the investor or the insurer to agree to the terms of a Short Sale that the Borrower(s), BANA, the lender, the investor or the insurer would not have agreed to had all material facts been known, and (iii) is in compliance with all applicable state and federal laws, rules and regulations governing the services provided, including without limitation those related to providing required disclosures to the Borrower(s), and shall be responsible and liable for all of the acts and omissions of its Designated Support Staff authorized to work on his/her behalf.

### Each Designated Representative and his or her Designated Support Staff involved in a Short Sale regarding:

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

#### Must complete, sign and date below.

Designated Representative: \_\_\_\_\_ Company Name: \_\_\_\_\_

State Licensing Entity: \_\_\_\_\_ State Licensing/Registration Number: \_\_\_\_\_

Type of License: \_\_\_\_\_ Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Designated Representative Signature \_\_\_\_\_ Date \_\_\_\_\_

Designated Representative: \_\_\_\_\_ Company Name: \_\_\_\_\_

State Licensing Entity: \_\_\_\_\_ State Licensing/Registration Number: \_\_\_\_\_

Type of License: \_\_\_\_\_ Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Designated Representative Signature \_\_\_\_\_ Date \_\_\_\_\_

Designated Representative: \_\_\_\_\_ Company Name: \_\_\_\_\_

State Licensing Entity: \_\_\_\_\_ State Licensing/Registration Number: \_\_\_\_\_

Type of License: \_\_\_\_\_ Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Designated Representative Signature \_\_\_\_\_ Date \_\_\_\_\_

Designated Representative: \_\_\_\_\_ Company Name: \_\_\_\_\_

State Licensing Entity: \_\_\_\_\_ State Licensing/Registration Number: \_\_\_\_\_

Type of License: \_\_\_\_\_ Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Designated Representative Signature \_\_\_\_\_ Date \_\_\_\_\_

The following Support Staff do(es) not hold a Real Estate Agent/Broker's License nor an Attorney's License but is assisting the above identified licensee(s) with administrative functions:

Designated Support Staff: \_\_\_\_\_ Company Name: \_\_\_\_\_

Assistant For: \_\_\_\_\_  
Designated Representative Signature \_\_\_\_\_ Date \_\_\_\_\_

Designated Support Staff: \_\_\_\_\_ Company Name: \_\_\_\_\_

Assistant For: \_\_\_\_\_  
Designated Representative Signature \_\_\_\_\_ Date \_\_\_\_\_

# Short Sale Purchase Contract Addendum

Dated: \_\_\_\_\_

Bank of America 1<sup>st</sup> Loan No.: \_\_\_\_\_

Bank of America 2<sup>nd</sup> Loan No.: \_\_\_\_\_

Seller: \_\_\_\_\_  
Print name

Buyer: \_\_\_\_\_  
Print name

Seller: \_\_\_\_\_  
Print name

Buyer: \_\_\_\_\_  
Print name

Seller: \_\_\_\_\_  
Print name

Buyer: \_\_\_\_\_  
Print name

Seller: \_\_\_\_\_  
Print name

Buyer: \_\_\_\_\_  
Print name

This Addendum to Purchase Contract is entered into and is effective as of \_\_\_/\_\_\_/\_\_\_ by and between Seller(s) and Buyer(s) (hereinafter referred to as "the Parties") and shall be deemed to amend, modify and supplement that certain Contract dated \_\_\_/\_\_\_/\_\_\_ by and between Seller(s) and Buyer(s) (the "Purchase Contract").

NOW, THEREFORE, in consideration of the mutual benefits to be derived from this Short Sale Purchase Contract Addendum and of the representations, warranties, conditions and promises hereinafter acknowledged, Sellers and Buyers hereby agree as follows:

1. The Parties acknowledge and agree that the Subject Property is being sold in "as is" condition.
2. The parties acknowledge and agree that the Seller may cancel this agreement prior to the ending date of the contract period without advance notice to the broker and without payment of a commission of any other consideration, if the property is conveyed via foreclosure to the mortgage insurer or the mortgage holder.
3. The Parties acknowledge and agree that the Subject Property must be sold through an "Arm's-Length" Transaction. "Arm's length" means two unrelated parties characterized by a selling price and other terms and conditions that would prevail in a typical real estate sales transaction. No party to this contract is a family member, related by blood or marriage, business associate or shares a business interest with the mortgagor (Sellers).
4. The Parties acknowledge and agree that neither the Buyers nor the Sellers nor their respective Brokers/Agents have any agreements written or oral that will permit the Seller or the Seller's family member to remain in the property as renters or regain ownership of said property at any time after the execution of the Short Sale transaction. This includes if the seller is retaining a direct or indirect ownership or possessory interest in the property and/or has a formal or informal option to obtain such as interest in the future.
5. Seller agrees to vacate the subject property within \_\_\_\_\_ days PRIOR TO closing of the transaction OR Seller agrees to vacate the subject property within \_\_\_\_\_ days after closing subject to terms as shown on the Purchase Contract.
6. The Parties acknowledge and agree that none of the parties shall receive any proceeds from this transaction.
7. The Parties acknowledge and agree the purchase contract cannot have any provisions for Assignment/Assignee and/or Option to purchase. Bank of America will NOT approve any transactions with these sales contract provisions and any such provisions are expressly deemed unapproved.
8. Buyer agrees that property cannot be sold or otherwise transferred within 30 days of closing.

# Short Sale Purchase Contract Addendum

9. The Parties acknowledge and agree that, upon Bank of America's request, the Parties shall provide all material documents involved in the short payoff transaction, including but not limited to the Buyer(s)' and Seller(s)' HUD-1 Settlement Statements.
10. The Parties acknowledge and agree that this Short Sale transaction will not constitute appraisal fraud, flipping, identity theft and/or straw buying.
11. The Parties acknowledge and agree that any misrepresentation or deliberate omission of fact that would induce the Bank of America, Investor or a Mortgage Insurer to agree to the terms of a short payoff that would not have been approved had all facts been known, constitutes Short Sale Fraud and may subject the responsible Party to civil and/or criminal liability.
12. The Parties acknowledge and agree that this Addendum together, with the Sales Contract, shall constitute the entire and sole agreement between the Parties with respect to the Sale of the Subject property and supersede any prior agreements, negotiations, understandings, optional contracts or other matters, whether oral or written, with respect to the subject matter hereof. To the extent that any term or condition contained within the Short Sale Contract is contradictory or inconsistent with this Addendum, the Parties agree that this Addendum shall supersede. No alternations, modifications or waiver of any provision hereof shall be valid unless in writing and signed by Parties, FHA, VA, government agencies, any Investor and/or mortgage holder hereto.

IN WITNESS WHEREOF, the parties hereby have acknowledged the terms and conditions contained in this Addendum as evidenced by the signatures appearing below:

Seller: \_\_\_\_\_  
Sign name

Buyer: \_\_\_\_\_  
Sign name

Seller: \_\_\_\_\_  
Sign name

Buyer: \_\_\_\_\_  
Sign name

Seller: \_\_\_\_\_  
Sign name

Buyer: \_\_\_\_\_  
Sign name

Seller: \_\_\_\_\_  
Sign name

Buyer: \_\_\_\_\_  
Sign name

# Short Sale Real Estate Licensee Certification

This certification is made in connection with the Residential Purchase Agreement dated \_\_\_\_\_  
on Property known as \_\_\_\_\_  
for which \_\_\_\_\_ is Seller and \_\_\_\_\_  
is the individual Real Estate Licensee at the listing brokerage representing Seller; and  
\_\_\_\_\_ is Buyer and \_\_\_\_\_  
is the individual Real Estate Licensee at the selling brokerage representing Buyer.

1. Licensee acknowledges and agrees that Bank of America is not the property seller, but only the mortgage lien holder(s) or servicer acting on behalf of the lien holder, accepting less than the balance owed to facilitate the Short Sale purchase transaction of Property as an alternative to foreclosure. Bank of America is in no way responsible for paying any real estate sales commission.
2. Licensee acknowledges and agrees that he or she has a valid, current real estate license issued by the appropriate authority within the State that Property is listed for sale or a licensed attorney in good standing in the State where Property is listed for sale.
3. Licensee representing Seller acknowledges and agrees that, in his or her professional opinion, Property has been listed on the appropriate local Multiple Listing Service at a listing price intended to generate open market competitive offers to purchase Property and not at an artificially low or high listing price. Licensee representing Seller further acknowledges and agrees that his or her marketing efforts were in fact and "in spirit" aimed toward maximizing the selling price of Property from a ready, willing and able buyer. Licensee has not engaged in any conduct that restricts or limits offers from buyers, including but not limited to requiring cash offers, using disparaging language regarding the property or tenants, or unreasonably restricting access.
4. Licensee representing Seller acknowledges that he or she has made Seller aware of all offers to purchase Property that Licensee received during the listing period and that he or she has not coerced, harassed or improperly influenced Seller in selecting a buyer for Property or in agreeing to the terms and conditions of the purchase contract.
5. Licensee acknowledges and agrees that Licensee is not engaging in appraisal fraud, flipping (a predatory lending practice whereby a recently acquired property is resold for a considerable profit with an artificially inflated value within a short period of time, as defined by the Federal Bureau of Investigation), identity theft and/or straw buying. Licensee has disclosed all agreements or understandings relating to the current sale or subsequent sale of Property of which Licensee is aware or should be aware. Licensee is not aware of any other agreements or understandings that call for the subsequent sale of the Property within 30 days of the current sale, the assignment of the property to the Seller or the option for the Seller to purchase.

# Short Sale Real Estate Licensee Certification

6. Licensee acknowledges and agrees that he or she is not receiving any compensation, remuneration or benefit from the completion of this Residential Purchase Agreement other than what has been disclosed in the preliminary and certified HUD-1 closing settlement statements. Licensee is not aware of any arrangement for compensation or other remuneration to Seller, Buyer, Licensees or other lien holders, either directly or indirectly related to the purchase agreement, that has been or will be paid outside the official terms of closing as presented in the purchase contract and the preliminary and certified HUD-1 closing settlement statements.
7. Licensee acknowledges and agrees that he or she has disclosed to Bank of America any known relationship to Buyer or ownership interest in Buyer's company, and Licensee representing Seller further acknowledges that he or she has no existing business relationship with Buyer and/or Seller other than the purchase of Property according to the terms and conditions of the purchase contract.
8. Licensee acknowledges and agrees that any misrepresentation or omission of a material fact may subject the responsible party to civil and/or criminal liability.

Licensee Representing Seller:

\_\_\_\_\_ Sign name

State License Number: \_\_\_\_\_

Date: \_\_\_\_\_

Licensee Representing Buyer:

\_\_\_\_\_ Sign name

State License Number: \_\_\_\_\_

Date: \_\_\_\_\_

# Bank of America, N.A.

## Buyer's Acknowledgement and Disclosure

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### BUYER(S), is/are buying the property known as:

\_\_\_\_\_  
Address City State ZIP

Buyer(s) understand(s) and acknowledge(s) that the following persons are prohibited from purchasing the Property, directly, indirectly or through a family member, household member or an interest in a partnership, corporation, joint venture, trust or other entity:

1. officers, employees, or directors of Bank of America, N.A. (Bank), its parents, subsidiaries, or affiliated companies;
2. a spouse or domestic partner of a Bank employee, a dependent child who lives with a Bank employee, or any other person who derives his or her primary means of financial support from a Bank employee; and
3. Home Transition Services agents, brokers, appraisers, attorneys, trustees, employees of representatives and vendors (including but not limited to property inspection companies, property preservation companies, title companies) of Bank of America, N.A., its parents, subsidiaries, or affiliated companies.

Buyer(s) hereby certifies/certify that:

I/we am/are not an officer, employee, or director of Bank of America, N.A. (Bank), its parents, subsidiaries, or affiliated companies.

I/we am/are not a spouse or domestic partner of a Bank employee, a dependent child who lives with a Bank employee, or any other person who derives his or her primary means of financial support from a Bank employee.

I/we am/are not an agent, broker, appraiser, attorney, trustee, employee of any representative or vendor (including but not limited to a property inspection company, property preservation company, or title company) of Bank, its parents, subsidiaries, or affiliated companies.

This certification is made to the Seller in connection with the closing of the sale of the Property to the Buyer(s) under the purchase and sale agreement dated \_\_\_\_\_ between Seller and Buyer/Buyers, as a material inducement to the Seller and Bank to proceed with the short sale, and it may be relied upon by the Seller or Bank and their respective affiliates, agents, representatives, and successors and assigns.

\_\_\_\_\_  
Buyer Name (Print)

\_\_\_\_\_  
Buyer Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Buyer Name (Print)

\_\_\_\_\_  
Buyer Signature

\_\_\_\_\_  
Date





## Short Sale Financial Worksheet

Borrower Name _____		Social Security # _____	
Co-Borrower Name _____		Social Security # _____	
Property Address _____		City _____	Sate _____ Zip _____
MailingAddress _____		City _____	Sate _____ Zip _____
Home Phone _____	Work Phone _____	Cell _____	Fax _____
Best time to Call _____		Email _____	
Borrower Employer _____		<input type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time <input type="checkbox"/> Unemployed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Retired	
Occupant Employer _____		<input type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time <input type="checkbox"/> Unemployed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Retired	
Borrower Income Frequency		<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Semi Monthly <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Yearly	
Additional Occupants Income Frequency		<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Semi Monthly <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Yearly	
Mortgage Company Name: 1 <sup>st</sup> _____		2 <sup>nd</sup> _____	
Loan Number 1 <sup>st</sup> _____		2 <sup>nd</sup> _____	

Income		Borrower Income		Occupant Income		Assets / Liabilities		
	Gross	Net	Gross	Net	Description	Value	Owe	Net
Income					Auto			
Disability					Checking/Saving			
Rental					IRA			
Unemployment					401K			
Child Support					Stocks/Bond/CDs			
Other					Other			
Total					Total			
Household Liabilities and Expenses								
	Expenses	Payments	Balance Due		Expenses	Payments	Balance Due	
Alimony Child Support					Clothing			
Auto Expense(gas repairs)					Dry Cleaning			
Child Care/Elder Care					Monthly Parking			
Other Mortgages					Club or Union Dues			
Education					School or Work Lunch Cost			
Medical					HOA Dues			
Pets					Other			
Spending Money					Debts			
Other Expenses					Auto Loan			
Auto Insurance					Credit Cards			
Health Insurance					Installment Loans			
Life Insurance					Mortgage Payment			
Hospital					2 <sup>nd</sup> Loan Payment			
Prescriptions					Property Tax & Insurance			
Cable					Personal Loans			
Electricity					Other Secured Debts			
Gas					Other Unsecured Debts			
Phone/Cell/Internet					Other			
Water/Sewage					Total Expense / Debts			

# Request for Transcript of Tax Return

OMB No. 1545-1872

▶ Request may be rejected if the form is incomplete or illegible.

**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 "Order a Transcript" 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)	
<b>4</b> Previous address shown on the last return filed if different from line 3 (see instructions)	
<b>5</b> 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.	

**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 IRS transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

**6 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 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 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 30 calendar 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 2010, filed in 2011, will not be available from the IRS until 2012. 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. \_\_\_\_\_

Check this box if you have notified the IRS or the IRS has notified you that one of the years for which you are requesting a transcript involved **identity theft** on your federal tax return . . . . .

**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, **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. **Note.** For transcripts being sent to a third party, this form must be received within 120 days of the signature date.

		Phone number of taxpayer on line 1a or 2a
Signature (see instructions)	Date	
Title (if line 1a above is a corporation, partnership, estate, or trust)		
Spouse's signature	Date	

**Sign Here**

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

## What's New

The IRS has created a page on IRS.gov for information about Form 4506-T at [www.irs.gov/form4506](http://www.irs.gov/form4506). 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.

**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.

**Automated transcript request.** 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.

## 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 the "Internal Revenue Service" at:
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
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	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
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	559-456-5876
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	RAIVS Team Stop 6705 P-6 Kansas City, MO 64108
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	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, 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	RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409
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	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	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250
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	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 address on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address.

**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 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.

**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 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.

**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. 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 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.

# Sample Hardship Letter - 1

Date:

Lender's Name  
Attention: Customer Service  
P. O. Box 12345  
Anytown, USA 00000-0000  
Phone: 800.000.0000

**RE: Loan Number:** 0012345678910  
**Property Address:** 123 Main Street  
Anytown, USA 00000-0000  
**Borrower Name:** John Q. Public  
**Co-Borrower Name:** Jane Q. Public

Dear Sir or Madam:

As you are aware, I have not made payments on the above-reference loan for the last \_\_\_\_\_ months. I am providing this letter to explain my circumstances and to ask that you accept a **short sale** of my house.

My husband left me six months ago for another woman. At first, he sent money for me and our three children and helped out with the house payment. He works for the electric company and three months ago he tried to rescue a cat and touched a live line. Now he is on permanent disability and can't send me any money. His girlfriend left him and he needs financial help from me. I work at the cosmetic counter at Nieman Marcus and the \$3,500 I make each month barely covers my own make-up.

I put our house up for sale as soon as my husband stopped sending me money. It's listed with \_\_\_\_\_ . I have enclosed an authorization allowing you to speak with my agent.

I am asking you to forgive the difference between what we owe and the current market value of the house. If you can do that I may be able to avoid foreclose and bankruptcy.

Sincerely,

## Sample Hardship Letter - 2

Date

Client's name

Property address:

Lender Name

Loan number: 99999999999

To Whom It May Concern:

This letter is a request for your cooperation in a "**short sale**" of our home located at \_\_\_\_\_ . My husband has been laid off from his job because of a work injury. He worked at \_\_\_\_\_ for \_\_\_\_\_ years. On \_\_\_\_\_ , a forklift ran over his foot and he has not been able to work since then. He receives \$ \_\_\_\_\_ disability (or other type of income) every month. I work at \_\_\_\_\_ but only make \_\_\_\_\_ a month. Combined we both take home \_\_\_\_\_ which is not enough to cover our bills and the house payment.

We have a real estate agent and she has found a buyer for the property with a purchase agreement offer of \$ \_\_\_\_\_ (its current market value). This offer will not be enough to pay off our existing loans (first or first & second) on the property. It is a good offer and the buyer is anxious but I will need both the existing lender(s) on the property to agree to cooperate in a short sale and therefore accept short payoffs.

Attached is my written authorization for you to speak with my real estate agent about this matter.

I have enclosed a Financial Statement for your consideration.

Thank you for your prompt attention to this matter.

(Client signature)

(Client Name, typed)

## Sample Hardship Letter - 3

Date:

Lender's Name  
Attention: Customer Service  
P. O. Box 12345  
Anytown, USA 00000-0000  
Phone: 800.000.0000

**RE: Loan Number:** 0012345678910  
**Property Address:** 123 Main Street  
Anytown, USA 00000-0000  
**Borrower Name:** John Q. Public  
**Co-Borrower Name:** Jane Q. Public

To Whom It May Concern:

As a result of the upward adjustments to our monthly mortgage payment, my wife and I are unable to afford our mortgage. Our housing costs are now over 50% of our monthly income. Yes we have tried to refinance 4 or 5 times, but having a house that is worth less than what we paid for it plus the new loan restrictions have made that impossible.

We have borrowed money from family and friends. Unfortunately we are falling further and further behind with no real hope of affording the payment. At this point, we can't do it any longer.

Both my wife and I are very sorry that this has happened.

Please work with us by approving our application for a short payoff on our loan. We don't want to go through foreclosure, but if we can't obtain a short payoff we will not be able to avoid foreclosure.

Thank you for your consideration.

Sincerely,

John Q. Public