

SHORT SALE REFEREE



SHORT SALE CLIENT CHECKLIST

ITEMS NEEDED

- Copy of Mortgage Coupons / Statements
- Any recent correspondence from lender or lender's attorney
- Copy of any bankruptcy, petitions, discharges, or dismissals, divorce decrees, and loan modifications
- 2 months bank statements (all pages)
- Hardship Letter
- Support for Hardship such as medical records, divorce decree, or a letter of termination
- One month of pay stubs
- HOA documents
- Last 2 years W-2's/ 1099's and tax returns (signed)

Federal tax returns (last 2 years)

You will only need the first two pages of the Federal tax returns and only Federal tax returns are necessary. If a client has filed their tax returns, but cannot find them, have your client call 1-800-829-1040, which is the IRS automated tax request line and have them mail copies of their tax returns free of charge.

COMPLETED FORMS

- Client Information Form
- Property Information Form
- Lender Information Form
- Authorization Release Form (one for each lender/lien holder)
- Income Form
- Asset Form
- Expense Form
- Hardship Letter
- Statement of Explanation (if you are unable to provide pay stubs, bank statements, tax returns)
- Payoff Request
- Authorization and Acknowledgement
- 4506T Form

www.ShortSaleReferee.com



CLIENT INFORMATION

BORROWER Name:		Date of birth:	SSN:
Current address:		Cell:	
Other address(s):		Work:	
		Fax:	
		Home:	
		E-mail:	
Marital status:	# of dependents:	Ages of dependents:	
Employer:	Full or part time:	Years on current job:	
Employer address:		Employer phone#:	
Additional employer:	Employer address:	Years on job & positions held:	Employer phone#:

CO-BORROWER Name:		Date of birth:	SSN:
Current address:		Cell:	
Other address(s):		Work:	
		Fax:	
		Home:	
		E-mail:	
Marital status:	# of dependents:	Ages of dependents:	
Employer:	Full or part time:	Years on current job:	
Employer address:		Employer phone#:	
Additional employer:	Employer address:	Years on job & positions held:	Employer phone#:



PROPERTY INFORMATION

SUBJECT PROPERTY ADDRESS:		Assessor/tax parcel#:
Purchase price: \$	Purchase date:	Current value estimate: \$
Has the property been listed for sale recently?	If so, for how long?	Is the property rental or owner occupied?
If so, are there current tenants? Name (s): Phone #(s):	Are the taxes current?	Do you wish to stay in the home?
Are there any liens, assessments, judgments, etc. against the property other than your mortgages? If so, explain:		

WHEN YOU SECURED THE LOAN FOR THE SUBJECT PROPERTY WAS IT DESIGNATED:

primary residence owner occupied
 investment
 second home



LENDER INFORMATION

FIRST MORTGAGE:

Lender Name:		Lender phone#:	
Loan#:	Loan type: (Circle One) Conventional FHA VA Other: _____		
Mortgage payment: Including tax, insurance?	# of months behind:	Which months are you be- hind?	Total ___ ages?
Is a foreclosure date set?	If so when is it?		Lender's attorney & phone#(s):
Have you had a previous work out?	Is so what are terms?		If so when was it?
Was previous work out successfully completed? Please explain:			
Total arrear on this loan?	Legal & late fees:	Copy of mortgage statement	

SECOND MORTGAGE:

Lender Name:		Lender phone#:	
Loan#:	Loan type: (Circle One) Conventional FHA VA Other: _____		
Mortgage payment: Including tax, insurance?	# of months behind:	Which months are you be- hind?	Total ___ ages?
Is a foreclosure date set?	If so when is it?		Lender's attorney & phone#(s):
Have you had a previous work out?	Is so what are terms?		If so when was it?
Was previous work out successfully completed? Please explain:			
Total arrear on this loan?	Legal & late fees:	Copy of coupon or mortgage statement? Yes - No	

I certify that the information I have provided above is truthful and accurate.

Client signature: _____ Date: _____

Client signature: _____ Date: _____



LETTER OF AUTHORIZATION

I/We hereby give our consent to "SHORT SALE REFEREE" _____ and _____ (Realtor) or any other financial services company, persons, lender, investor, or credit reporting agency which "Short Sale Referee or its associates shall designate, to obtain any and all information concerning my mortgages, financial obligations, and all other credit matters as may be required in connection with executing the sale of the property located at:

Address: _____

Client Name: _____

Lender Name: _____ Account #: _____ Phone#: _____

Lender Name: _____ Account#: _____ Phone#: _____

Therefore, I/We hereby authorize you to release such information concerning my/our mortgages, financial obligations and all other credit matters deemed necessary with a real estate secured transaction. It is also our request that "Short Sale Referee" and its associates, on our behalf, negotiate a SHORT SALE or modification to our loan payoff. All necessary correspondence – meaning written or verbal communications must be made to "Short Sale Referee," and its associates for processing of this request. This authorization is valid for 90 days. However, if you would like to have a different expiration date, please complete and initial below.

_____ This authorization is valid until ____/____/____

_____ This authorization is valid until revoked by the undersigned or when the loan is paid in full.

This information is for confidential use in compiling the data necessary for a real estate secured transaction. A photogenic or carbon copy of this authorization may be deemed the equivalent of the original and may be used as a duplicate original.

_____ Signature	_____ S.S. #	_____ Date
_____ Signature	_____ S.S. #	_____ Date

For Office Use only:

Short Sale Referee
P.O. Box 937 Ocean City, NJ 08226
Direct Ph: #: _____
Fax: _____
Email: _____

www.ShortSaleReferee.com



INCOME FORM

BORROWER

CO-BORROWER

Gross Wages:		Gross Wages:	
Est. Overtime Pay:		Est. Overtime Pay:	
Commissions / Bonuses:		Commissions / Bonuses:	
Pension:		Pension:	
Unemployment Income:		Unemployment Income:	
Child Support / Alimony:		Child Support / Alimony:	
Disability Income:		Disability Income:	
Rental Income:		Rental Income:	
Ssi:		Ssi:	
Other:		Other:	
Interest Dividends		Interest Dividends	
-Fed Income Tax:		-Fed Income Tax:	
-Fica		-Fica	
-State Income Tax		-State Income Tax	
-Other		- Other	
I. Total Net Income:		li. Total Net Income:	
		lii. Income (I + li):	

I certify that the information I have provided above is truthful and accurate.

Client signature: _____ Date: _____

Client signature: _____ Date: _____



ASSET FORM

REAL ESTATE	ESTIMATED VALUE	AMOUNT OWED NET	VALUE
Primary Residence Address	\$	\$	\$
Property Address	\$	\$	\$
iv. Total	\$	\$	\$

ASSETS	BORROWER	CO-BORROWER	TOTAL
Cash	\$	\$	\$
Checking Accounts	\$	\$	\$
Savings / Money Market	\$	\$	\$
Stocks / Bonds / Cds	\$	\$	\$
Ira / Keogh Accounts	\$	\$	\$
401k / Esop Accounts	\$	\$	\$
Collectables	\$	\$	\$
Other	\$	\$	\$
V. Total	\$	\$	\$

BANKRUPTCY INFORMATION

Chapter Type		Attorney's Name	
Filing Date		Attorney's Phone #	
Case Number		Active Now? (Y/N)	
Est. Discharge Date		Home Included?	

I certify that the information I have provided above is truthful and accurate.

Client signature: _____ Date: _____

Client signature: _____ Date: _____



EXPENSE FORM

MONTHLY EXPENSES (ALL BORROWERS)

Mortgage/ Land Contract	\$	CREDIT CARDS	\$
		Visa	
Other Mortgages/ Liens	\$	Mastercard	\$
Real Estate Taxes	\$	Discover	\$
Alimony Or Child Care	\$	Am Ex	\$
Auto Loan	\$	Other	\$
Auto Loan	\$	Other	\$
Boat Loan	\$	Other	\$
Furniture Loan	\$	Other	\$
Utilities – ELECTRIC	\$	MEDICAL Doctor/Dentist	\$
Water / Sewer	\$	Pharmaceutical Drugs	\$
Food	\$	Hospital	\$
Hoa	\$	Other	\$
Other	\$	MISC	
		Home Phone	\$
		Cell Phone	\$
INSURANCE	\$		
Auto			
Health	\$	Internet	\$
Life	\$	Clothing	\$
Dental	\$	Cable Tv	\$
Homeowners	\$	Entertainment	\$
AUTOMOBILE	\$	Vacation	\$
Gas	\$	Gifts	\$
Parking	\$	Other	\$
Maintenance	\$		
Other	\$	Vii. Total	\$

Enter Total Income:	Total Of Section Iii And V:	\$
Enter Total Expenses:	Total Section Vii:	\$
Enter Real Estate Net:	Total Section Iv:	\$
Subtract Total Expenses From Total Income And Enter Difference:	Difference:	\$

Client signature: _____ Date: _____



HARDSHIP LETTER OUTLINE

(REMEMBER LENDERS LIKE TO SEE "SACRIFICE")

- 1) The First 3 or 4 sentences should be about how life was when the house was purchased (or when the loan was taken out).
- 2) The next few sentences should talk about what changed or turned around that makes the hardship.
- 3) Explain all expenses you have eliminated, for example, cut off cable TV, cut off cell phones, eliminated outside entertainment, no more long distance phone calls, cut back on food costs by bagging lunches instead of eating out, cut back on dry cleaning, have reduced utility expenses, no more pay-per-view cable TV, movies or anything else you have cut back on.
- 4) If you have gone or are scheduled to go on a budgeting class or a credit counseling company that specialized in helping reduce credit card debt, please be sure to mention it.
- 5) Please be sure to mention anything else you have done to help you get back on your feet.
- 6) The last 3 or 4 sentences should explain what life is like now for you and that you have decided to sell and do not want to stay in the home.
- 7) Remember anything you say in the hardship letter about what caused your delinquency needs to be verified. Get any and all documents you can to verify everything written in hardship letter about what caused your delinquency.
- 8) Thank them for their consideration and ***BE SURE TO SIGN THE HARDSHIP LETTER***. Do not misrepresent, do not over exaggerate and ***TELL IT HOW IT IS***.

HANDWRITING IS REQUIRED AND PREFERABLY LESS THAN A FULL PAGE.

SHORT SALE REFEREE

DATE

TO WHOM IT MAY CONCERN:

MY NEW WIFE AND I DECIDED TO BUY A HOME AS WE HAD TWO INCOMES AND A SMALL DOWN PAYMENT. WE WERE TOLD THAT WE COULD AFFORD A HOME IF WE WENT WITH AN ADJUSTABLE RATE LOAN. WE FELT CONFIDENT THAT IN TWO YEARS THINGS WOULD BE BETTER.

THEN MY WIFE LOST HER JOB & SHE HAD OUR BABY JUST BEFORE THE RATES ADJUSTED UPWARD. AND NOW WITH JUST MY INCOME WE CAN'T MAKE THE PAYMENTS. EVEN WITH MY GETTING A SECURITY GUARDS JOB IN THE EVENINGS. OUR HOUSE VALUE WE ARE TOLD HAS GONE UP SOME BUT NOT ENOUGH TO COVER THE LOANS AGAINST THE HOUSE.

WE TRIED SAVING MONEY BY RENTING A ROOM TO MY BROTHER, SELLING MY WIFE'S CAR, AND NOT TAKING VACATIONS OR TIME OFF. BESIDES WE GOT COUNSELING FROM CONSUMER CREDIT COUNSELING.

WE ARE NOW SO FRUSTRATED WITH THIS WHOLE SITUATION WE HAVE DECIDED TO MOVE BACK WHERE WE ARE FROM IN ARKANSAS AND JUST START OVER. AT LEAST WE HOPE TO IF WE CAN SAVE OUR CREDIT BY NOT GOING THROUGH BANKRUPTCY OR FORECLOSURE. THANK YOU KINDLY FOR YOUR CONSIDERATION OF THIS REQUEST FOR A SHORT SALE OF OUR HOME.



STATEMENT OF EXPLANATION

I AM UNABLE TO PROVIDE YOU WITH THE FOLLOWING INFORMATION. REASONING HAS BEEN INCLUDED IN MY/OUR HARDSHIP LETTER:

COPIES OF LAST 2 PAY STUBS

(I am / we are) unemployed and have no Pay stubs to provide.

Further Explanation: _____

Borrower signature: _____ Co Borrower signature: _____
Date: _____ Date: _____

COPIES OF LAST 2 MONTHS BANK STATEMENTS

(I / we) no longer have a checking account, so (I am / we are) unable to provide any bank statements

Further Explanation: _____

Borrower signature: _____ Co Borrower signature: _____
Date: _____ Date: _____

COPIES OF LAST 2 YEAR TAX RETURN

(I / we) We have not done (my / our) taxes for the past 2 Years, and (I / we) failed to file any extensions.

Further Explanation: _____

Borrower signature: _____ Co Borrower signature: _____
Date: _____ Date: _____

MISC:

Further Explanation: _____

Borrower signature: _____ Co Borrower signature: _____
Date: _____ Date: _____



PAYOFF REQUEST

Short Sale Referee
PO Box 937
Ocean City, NJ 08226

Office: 609.234.2702

CLIENT NAME: _____

PROPERTY ADDRESS: _____

To Whom It May Concern:

I/We hereby authorize E Real Estate & Loans, Inc. to receive information concerning the payoff of mortgage loans(s), credit line loan(s), credit card account(s), and/or judgments.

This information is confidential and to be used for processing the sale of our home.

A photographic or carbon copy of this authorization (being a photographic or carbon copy of the signatures of the undersigned) may be deemed equivalent of the originals.

YOUR PROMPT REPLY AND RELEASE WILL BE VERY MUCH APPRECIATED!

Borrowers Signature: _____ Date: _____

Co-Borrowers Signature: _____ Date: _____

Borrower's Social Security Number: _____

Co-Borrower's Social Security Number: _____

1st Mortgage Company: _____ Account #: _____

2nd Mortgage Company: _____ Account #: _____

www.ShortSaleReferee.com

Email: info@shortsalereferee.com • Phone: 609.234.2702 • Fax: 609.939.0436 • PO Box 937 Ocean City, NJ 08226



AUTHORIZATION AND ACKNOWLEDGEMENT

I obtained a mortgage loan secured by the above referenced, mortgage property. I certify that all the information presented herein as well as attachments are true, accurate and correct to the best of my knowledge. I understand that submission of this information in no way obligates my mortgage servicer, owner or my mortgage insurer to provide assistance to me.

By signing this Financial Statement, I hereby authorize my mortgage servicer and/or mortgage insurer to order a credit report from any credit reporting agency and, if deemed necessary, verify current or previous employment, bank accounts, tax returns or assets.

I agree that if the financial information provided here is incorrect and such errors have induced actions by the mortgage servicer, owner of my mortgage or mortgage insurer that would have been taken had the true facts been known, I shall be liable for any and all losses or damages to those persons.

Borrower: _____

Date: _____

Co-Borrower: _____

Date: _____

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 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.

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

Caution. If the transcript is being mailed to a third party, ensure that you have filled in line 6 and line 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy.

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 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. 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 2007, filed in 2008, will not be available from the IRS until 2009. 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. **Note.** For transcripts being sent to a third party, this form must be received *within 120 days of signature date*.

		Telephone 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

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 RAVS teams, send your request to the team 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)

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
---	--

Arkansas, 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 P-6 Kansas City, MO 64999 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
--	--

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
--	--

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.

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(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 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.