



This completed Borrower Assistance Form and all required documentation must be sent to one of the following locations:

Mail: Attn: APPLICATIONS
Fay Servicing, LLC
440 S. LaSalle, Suite 2000
Chicago, IL 60605

Fax: (312) 509-4794

Email: applications@fayservicing.com

Questions: (800) 495-7166

BORROWER ASSISTANCE FORM

If you are experiencing a temporary or long-term hardship and need help, you must complete and submit this form along with other required documentation to be considered for available solutions. You must disclose information about (1) your intentions to either keep or transition out of the property; (2) the property's status; (3) bankruptcy; and (4) your credit counseling agency.

You must disclose information about **all** of your income, expenses, and assets. This form also lists the required income documentation that you must submit in support of your request for assistance. Additionally, you must complete the Hardship Affidavit in which you disclose the nature of your hardship. The Hardship Affidavit informs you of the required documentation that you must submit in support of your hardship claim.

NOTICE: In addition, when you sign and date this form, you will make important certifications, representations and agreements, including certifying that all of the information in this Borrower Assistance Form is accurate and truthful and any identified hardship has contributed to your submission of this request for mortgage relief.

REMINDER: The Form you need to return consists of: ☐ this completed, signed and dated Borrower Assistance Form; ☐ completed and signed IRS Form 4506T-EZ; ☐ required income documentation; ☐ required hardship documentation; and ☐ the signed and dated Dodd-Frank Certificate.

Loan Number (usually found on your monthly mortgage statement): _____

I want to: ☐ Keep the Property ☐ Vacate the Property ☐ Sell the Property ☐ Undecided

Please select only one option

If you wish to keep the property, how long do you plan on keeping it? _____

The property is currently: ☐ My Primary Residence ☐ A Second Home ☐ An Investment Property

The property is currently: ☐ Owner Occupied ☐ Renter Occupied ☐ Vacant

CONTACT INFORMATION

Borrower

Name:

SSN:

DOB:

Phone #:

Mailing Address:

Property Address:

Co-Borrower

Name:

SSN:

DOB:

Phone #:

Email Address:



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Have you contacted a credit counseling agency for help?

☐ Yes ☐ No

If yes, please complete the counselor contact information:

Counselor's Name: _____

Agency's Name: _____

Counselor's Phone #: _____

Counselor's Email: _____

PROPERTY INFORMATION

Estimated Market Value of Property: \$ _____

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

Have you received an offer on the property? ☐ Yes ☐ No

Date of offer: _____ Amount of offer: \$ _____

Agent's Name: _____ Agent's Phone #: _____

For Sale by Owner? ☐ Yes ☐ No

Do you have condominium or homeowner association (HOA) fees? ☐ Yes ☐ No

Total monthly amount: \$ _____ Name/Address that fees are paid to: _____

Who pays the real estate tax bill on the property? ☐ I/we do ☐ Servicer

Are the taxes current? ☐ Yes ☐ No

Who pays the homeowners insurance policy on the property? ☐ I/we do ☐ Servicer ☐ Paid by HOA

Is the policy current? ☐ Yes ☐ No If yes, name of insurance company: _____
Insurance company phone #: _____



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

Lien holder's name/Servicer: _____ Phone #: _____
Balance Amount: \$ _____ Payment Amount: \$ _____

Lien holder's name/Servicer: _____ Phone #: _____
Balance Amount: \$ _____ Payment Amount: \$ _____

Lien holder's name/Servicer: _____ Phone #: _____
Balance Amount: \$ _____ Payment Amount: \$ _____

We may require an interior inspection of the property to be conducted. Please provide contact information for the individual we should call to schedule an inspection time and provide three (3) convenient times during the week that we may conduct an inspection:

Contact Name:	Phone #:
Day:	Time: a.m./p.m. (circle one)
Day:	Time: a.m./p.m. (circle one)
Day:	Time: a.m./p.m. (circle one)

MORTGAGE INFORMATION

Has the mortgage on your principal residence ever had a Home Affordable Modification Program (HAMP) trial period plan or permanent modification? ☐ Yes ☐ No
Has the mortgage on any other property that you or any co-borrower own had a permanent HAMP modification? ☐ Yes ☐ No If yes, how many? _____

BORROWER INFORMATION

Have you filed for bankruptcy? ☐ Yes ☐ No
☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13 Filing Date: _____

Has your bankruptcy been discharged? ☐ Yes ☐ No Bankruptcy Case #: _____

Has/was your mortgage reaffirmed? ☐ Yes ☐ No

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



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Questions: (800) 495-7166

Is any borrower an active duty service member? ☐ Yes ☐ No

If yes, has any borrower been deployed away from his/her primary residence or received a permanent Change of Station order? ☐ Yes ☐ No

Is any borrower the surviving spouse of a deceased service member who was on active duty at the time of death?

☐ Yes ☐ No

Employment Information

Company Name: _____	Start Date: _____
Industry: _____	Job Title: _____

In addition to completing the Financial Information section below, we recommend you or an authorized representative contact your Fay Servicing Account Manager to review your information and discuss all options available to you.

FINANCIAL INFORMATION

Monthly Household Income		Household Assets Associated with the Property and/or Borrower(s)	
Gross wages	\$	Checking account(s)	\$
Overtime	\$	Savings/money market	\$
Child support/alimony*	\$	Non-taxable Social Security	\$
Stocks/bonds/CDs	\$	Taxable SS benefits or other monthly income from annuities or retirement plans	\$
Expected assets (e.g. inheritance, tax returns, etc.)	\$	Tips, commissions, bonus and self-employed income	\$
Total amount in any additional assets (e.g. trusts)	\$	Rents received	\$
Other real estate (estimated value)	\$	Unemployment income	\$
Retirement	\$	Food stamps/welfare	\$
Other cash on hand	\$	Other	\$
Monthly Household Expenses and Debt Payments			
First mortgage payment	\$	Electric	\$



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Second mortgage payment	\$	Gas	\$
Homeowner's insurance	\$	Trash	\$
Property taxes	\$	Water	\$
HOA/condo/property fees	\$	Cable	\$
Mortgage payments on other properties	\$	Internet	\$
Credit cards (total minimum payment per month)	\$	Cell phone	\$
Non-credit items (e.g. timeshare, personal loan, etc.)	\$	Food (per month)	\$
Monthly student loan payments (if not deferred)	\$	Clothing (per month)	\$
Car loan/lease	\$	Out-of-pocket medical expenses	\$
Gasoline/other auto expenses	\$	Out-of-pocket dental expenses	\$
Life Insurance (if any)	\$	Hobbies/entertainment	\$
Other \$			
*Notice: Alimony, child support or separate maintenance income need not be revealed if you do not choose to have it considered for repaying this loan.			

REQUIRED INCOME DOCUMENTATION

Additional documentation may be required if income not supported.

Wage Earner 1. Last 2 paystubs 2. Last 2 months' bank statements 3. Last year's full tax returns 4. Last year's W2s	Self-Employed 1. Year to Date Profit and Loss Statement from last tax return 2. Last year's full tax returns (business and personal) 3. Last 2 months' bank statements (business and personal)	Non-Taxable/Other Income 1. Award letter/evidence of income, etc. 2. Last year's full tax return, if Applicable 3. Last 2 months' bank statements
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HARDSHIP AFFIDAVIT

I am requesting review of my current financial situation to determine whether I qualify for temporary or permanent mortgage loan relief options. The date my hardship began is: _____



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I believe that my situation is:

☐ **Short-term (under 6 months)**

☐ **Medium-term (6 – 12 months)**

☐ **Long-term or Permanent (more than 12 months)**

I am having difficulty making my monthly payment because of the reason(s) set forth below:

(Please check the primary reason and submit required documentation demonstrating your primary hardship.)

If Your Hardship is:

☐ Unemployment

☐ Reduction in Income: A hardship that has cause a decrease in your income due to circumstances outside your control (e.g. elimination of overtime, reduction in regular working hours, a reduction in base pay)

☐ Increase in Housing Expenses: A hardship that has cause an increase in your housing expenses due to circumstances outside your control

☐ Divorce or legal separation, separation of borrowers unrelated by marriage, civil union or similar domestic partnership under applicable law

☐ Death of a borrower or death of either the primary or secondary wage earner in the household

Then the Required Hardship Documentation is:

☐ No additional hardship documentation required

☐ No additional hardship documentation required

☐ Provide a written explanation describing the circumstances in the section provided below:

☐ Divorce decree signed by the court; or
☐ Separation agreement signed by the court; or
☐ Current credit report evidencing divorce, separation, or non-occupying borrower has a different address; or
☐ Recorded quitclaim deed evidencing that the non-occupying borrower or co-borrower has relinquished all rights to the property

☐ Death certificate; or
☐ Obituary or newspaper article reporting the death



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<input type="checkbox"/> Long-term or permanent disability or serious illness of a borrower/co-borrower or dependent family member	<input type="checkbox"/> Proof of monthly insurance benefits or government assistance (if applicable); or <input type="checkbox"/> Written statement or other documentation verifying disability or illness; or <input type="checkbox"/> Doctor's certificate of illness or disability; or <input type="checkbox"/> Medical bills None of the above shall require providing detailed medical information.
<input type="checkbox"/> Disaster (natural or man-made) adversely impacting the property or borrower's place of employment	<input type="checkbox"/> Insurance claim; or <input type="checkbox"/> Federal Emergency Management Agency grant or Small Business Administration loan; or <input type="checkbox"/> Borrower or employer property located in a Federally Declared Disaster Area
<input type="checkbox"/> Distant employment transfer/relocation	<p>For active duty service members: Notice of Permanent Change of Station (PCS) or actual PCS orders.</p> <p>For employment transfers/new employment:</p> <input type="checkbox"/> Copy of signed offer letter or notice from employer showing transfer to new employment location; or <input type="checkbox"/> Pay stub from new employer; or <input type="checkbox"/> If none of these apply, provide written explanation <p>In addition to the above, documentation that reflects the amount of any relocation assistance provided, if applicable (not required for those with PCS orders).</p>



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☐ Business failure

☐ Tax return from the previous year (including all schedules); AND

☐ Proof of business failure supported by one of the following:

☐ Bankruptcy filing for the business; or

☐ Two months recent bank statements for the business account evidencing cessation of business activity; or

☐ Most recent signed and dated quarterly or year-to-date profit and loss statement

☐ Other: A hardship that is not covered above

☐ Written explanation describing the details of the hardship in the section below and relevant documentation:

CONTACTS – IF YOU HAVE QUESTIONS

We strongly recommend you or an authorized representative contact your Fay Servicing Account Manager to review your information and discuss all options available to you at **(800) 495-7166**.

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

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

For federal government programs, the following information is requested by the federal government in order to monitor compliance with federal statutes that prohibit discrimination in housing. **You are not required to furnish this information, but are encouraged to do so. The law provides that a lender or servicer may not discriminate either on the basis of this information, or on whether you choose to furnish it.** If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, the lender or servicer is required to note the information on the basis of visual observation and surname if you have made this request for assistance in person. **If you do not wish to furnish the information, please check the box below.**

Please see Information for Government Monitoring Purposes on the Following Page



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

BORROWER/CO-BORROWER ACKNOWLEDGMENT AND AGREEMENT

I certify, acknowledge, and agree to the following:

- All of the information in this Borrower Assistance Form is truthful and the hardship that I have identified contributed to my need for mortgage relief.
- The accuracy of my statements may be reviewed by Fay Servicing, owner or guarantor of my mortgage, their agent(s), or an authorized third party*, and I may be required to provide additional supporting documentation. I will provide all requested documents and will respond timely to all Fay Servicing or authorized third party* communications.
- Knowingly submitting false information may violate federal and other applicable law.
- If I have intentionally defaulted on my existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this request for mortgage relief or if I do not provide all required documentation, Fay Servicing may cancel any mortgage relief granted and may pursue foreclosure on my home and/or pursue any available legal remedies.
- Fay Servicing is not obligated to offer me assistance based solely on the representations in this document or other documentation submitted in connection with my request.
- I may be eligible for a trial period plan, repayment plan, or forbearance plan. If I am eligible for one of these plans, I agree that:
 - All the terms of this Acknowledgment and Agreement are incorporated into such plan by reference as if set forth in such plan in full;
 - My first timely payment under the plan will serve as acceptance of the terms set forth in the notice of the plan sent by Fay Servicing;
 - Fay Servicing's acceptance of any payments under the plan will not be a waiver of any acceleration of my loan or foreclosure action that has occurred and will not cure my default unless such payments are sufficient to completely cure my entire default under my loan; and
 - Payments due under a trial period plan for a modification will contain escrow amounts. If I was not previously required to pay escrow amounts, and my trial period plan contains escrow amounts, I agree to the establishment of an escrow account and agree that any prior waiver is revoked. Payments due under a repayment plan or forbearance plan may or may not contain escrow amounts. If I was not previously



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required to pay escrow amounts and my repayment plan or forbearance plan contains escrow amounts, I agree to the establishment of an escrow account and agree that any prior escrow waiver is revoked.

7. A condemnation notice has not been issued for the property.
8. Fay Servicing or an authorized third party* will obtain a current credit report on all borrowers obligated on the Note.
9. Fay Servicing or an authorized third party* will collect and record personal information that I submit in this Borrower Assistance Package and during the evaluation process. This personal information may include, but is not limited to: (a) my name, address, and telephone number; (b) my Social Security number; (c) my credit score; (d) my income; and (e) my payment history and information about my account balances and activity. I understand and consent to Fay Servicing or authorized third party*, as well as any investor or guarantor, disclosing my personal information and the terms of any relief or foreclosure alternative that I receive to the following:
 - a. Any investor, insurer, guarantor, or servicer that owns, insures, guarantees, or services my first lien or subordinate lien (if applicable) mortgage loan(s) or any companies that perform support services to them; and
 - b. The U.S. Department of Treasury, Fannie Mae and Freddie Mac, in conjunction with their responsibilities under the Making Home Affordable Program, or any companies that perform support services to them.
10. I consent to being contacted concerning this request for mortgage assistance at any telephone number, including mobile telephone number, or email address I have provided to Fay Servicing, the lender, or authorized third party*.
11. I authorize Fay Servicing to contact the accountant listed on my tax returns.

Borrower Signature

Date

Co-Borrower Signature

Date

****An authorized 3rd party may include, but is not limited to, a counseling agency, Housing Finance Agency (HFA), the attorney listed on your tax returns, or other similar entity that is assisting me in obtaining a foreclosure prevention alternative.***

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 Return or Account 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.	

Caution. If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ► _____

a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 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 10 business days ☐

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

7 Verification of Nonfiling, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days ☐

8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2011, filed in 2012, will likely not be available from the IRS until 2013. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days ☐

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

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

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, at least one spouse 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.

Sign Here		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

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

Future Developments

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

General Instructions

CAUTION. Do not sign this form unless all applicable lines have been completed.

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

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

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

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Return or Account Transcript" or call 1-800-908-9946.

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

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

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

If you filed an individual return and lived in:

Mail or fax to:

Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team Stop 6716 AUSC Austin, TX 73301
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
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	Internal Revenue Service RAIVS Team Stop 37106 Fresno, CA 93888
	559-456-5876
	Internal Revenue Service RAIVS Team Stop 6705 P-6 Kansas City, MO 64999
	816-292-6102

Chart for all other transcripts

If you lived in or your business was in:

Mail or fax to:

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

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

Line 3. Enter your current address. If you use a P. O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

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

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

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed 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.

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

Privacy Act and Paperwork Reduction Act

Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

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

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

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

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see *Where to file* on this page.

Dodd-Frank Certification

The following information is requested by the federal government in accordance with the Dodd-Frank Wall Street Reform and Consumer Protection Act (Pub. L. 111-203). **You are required to furnish this information.** The law provides that no person shall be eligible to begin receiving assistance from the Making Home Affordable Program, authorized under the Emergency Economic Stabilization Act of 2008 (12 U.S.C. 5201 *et seq.*), or any other mortgage assistance program authorized or funded by that Act, if such person, in connection with a mortgage or real estate transaction, has been convicted, within the last 10 years, of any one of the following: (A) felony larceny, theft, fraud, or forgery, (B) money laundering or (C) tax evasion.

I/we certify under penalty of perjury that I/we have not been convicted within the last 10 years of any one of the following in connection with a mortgage or real estate transaction:

- (a) felony larceny, theft, fraud, or forgery,
- (b) money laundering or
- (c) tax evasion.

I/we understand that the servicer, the U.S. Department of the Treasury, or their agents may investigate the accuracy of my statements by performing routine background checks, including automated searches of federal, state and county databases, to confirm that I/we have not been convicted of such crimes. I/we also understand that knowingly submitting false information may violate Federal law.

This Certificate is effective on the earlier of the date listed below or the date received by your servicer.

▶ _____ Borrower Signature	_____ Social Security Number	_____ Date of Birth	_____ Date
▶ _____ Co-Borrower Signature	_____ Social Security Number	_____ Date of Birth	_____ Date



THIRD PARTY AUTHORIZATION FORM

Date: _____

Fay Servicing Loan Number: _____

Property Address: _____

City/State/Zip: _____

I authorize Fay Servicing to release information related to my mortgage loan to the Third Party identified below.

Name of Authorized Third Party

Third Party Phone Number

Authorized Company Name/Law Firm
(If applicable)

Third Party Email Address

Authorized Company/Law Firm Street Address, City, State, Zip Code

Borrower Signature

Borrower (print)

*This document will remain in effect unless and until it is cancelled in writing by the Authorized Third Party or by me/us in a writing that is received by Fay Servicing.

Non-Borrower Financial Contribution Form

Use this form for an individual at your property address who is not on the loan as a borrower, but whose income will be included in the review of your loan modification.

Borrower name(s): _____

Loan number: _____ Property address: _____

Information to be completed by the non-borrower occupant(s):

Non-Borrower 1:

Name:

First Middle Last Suffix

Occupation Title/Industry	
Length of time at current employment	
On average, take home amount per month	\$
Additional monthly income (disability, pension, rental, etc.)	\$

By signing below, I agree to the following:

- I reside at the borrower's principal residence and request my income to be included in the review for a modification on the loan secured by this property.
- I contribute the following income to household expenses and mortgage payments each month and will continue to do so for the foreseeable future: Enter amount \$ _____
- Has your income previously been used in an evaluation for a Home Affordable Modification Program (HAMP) trial period plan or permanent modification for a principal residence? ☐ Yes ☐ No
- Has the mortgage on any other property that you own had a permanent Making Home Affordable Modification? ☐ Yes ☐ No If yes, how many? _____

Signature of non-borrower occupant 1:

Signature

Date

Non-Borrower 2:

Name:

First Middle Last Suffix

By signing below, I agree to the following:

- I reside at the borrower's principal residence and request my income to be included in the review for a modification on the loan secured by this property.
- I contribute the following income to household expenses and mortgage payments each month and will continue to do so for the foreseeable future (check one):
☐ 100% of my income ☐ Other amount \$ _____
- Has your income previously been used in an evaluation for a Home Affordable Modification Program (HAMP) trial period plan or permanent modification for a principal residence? ☐ Yes ☐ No
- Has the mortgage on any other property that you own had a permanent Making Home Affordable Modification? ☐ Yes ☐ No If yes, how many? _____

Signature of non-borrower occupant 2:

Signature

Date