

TO RECEIVE HELP WITH YOUR MORTGAGE, FOLLOW THESE STEPS BELOW:

1. Follow the instructions on the Homeowner Checklist.
2. Review all additional resource material.
3. Submit all required forms and documentation with your completed Borrower Response Package.

If you need assistance, contact us immediately at 1-888-503-7102, option 4.

If overseas, call collect at 1-703-255-8837 or visit navyfederal.org for a list of international numbers.

TDD for the hearing impaired: 1-888-869-5863

Visit us online or at a branch near you.

WE'RE HERE TO HELP YOU

Life is unpredictable, and circumstances can arise that make it difficult for you to keep up with your mortgage payments. Our Mortgage Default Management Team specializes in member counseling. We understand, and we're here with suggestions that can help put you back in control. If you're concerned about making your mortgage payments, let us help you bring them up to date and avoid the foreclosure process.

Get started by reviewing and completing the Borrower Response Package so we can determine whether or not you qualify for assistance. If you qualify, we'll begin working on a resolution for any issues that affect your ability to make timely mortgage payments, whether your challenges are temporary or long-term.

FORECLOSURE PREVENTION OPTIONS

There are a variety of programs that may be available to help you resolve your delinquency, avoid foreclosure and keep your home. You may be eligible to refinance or modify your mortgage loan so your terms and monthly payments are more manageable. Or, if you've missed a few payments, you may qualify for a temporary or permanent solution to help you get your finances back on track. Depending on your circumstances, staying in your home may not be possible; however, a short sale or deed-in-lieu of foreclosure may be a better choice than foreclosure.

The right option for you depends on your individual situation and the information you provide. See the table below for more information about alternatives to foreclosure.

OPTION	OVERVIEW	BENEFIT
Refinance	Receive a new loan with a lower interest rate or other favorable terms.	Lowers your monthly payment so it's more affordable.
Reinstatement	Pay the total amount you owe in a lump-sum payment and by a specific date. This may follow a forbearance plan as described below.	Allows you to avoid foreclosure by bringing your mortgage current if you can show that you have funds that will become available at a specific date in the future.
Repayment Plan	Pay back your past-due payments along with your regular monthly payments over an extended period of time.	Gives you time to catch up on late payments without having to come up with a lump sum.
Forbearance Plan	Make reduced mortgage payments or no payments for a specific period of time.	Gives you time to improve your financial situation and get back on track.
Loan Modification	Modify the terms of your mortgage loan to make it more affordable after successfully making reduced payments during a trial period.	Your payments or terms are more manageable as a permanent solution to a long-term or permanent hardship.
Short Sale	Sell your home and pay off a portion of your mortgage balance when you owe more than what the home is worth.	Allows you to transition out of your home without going through foreclosure. In some cases, relocation assistance may be available.
Deed-in-Lieu of Foreclosure	Transfer the ownership of your property to Navy Federal.	This is useful when there are no other liens on your property. It also allows you to transition out of your home without going through foreclosure. In some cases, relocation assistance may be available.

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Please retain this information for your records. Don't return it with your Borrower Response Package.



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SEND US THE INFORMATION WE NEED TO HELP YOU

Requesting help is the first step. The sooner you contact us, the more quickly we can determine whether you qualify for assistance and come up with a plan to help you gain peace of mind and control of your finances.

To help us better understand the challenges you're facing, please complete and return the Borrower Response Package. Be sure to follow the detailed instructions in the Homeowner Checklist below before submitting. Once we've received your completed package and evaluated

your information, we'll contact you regarding your options and next steps.

For more information, please refer to the Frequently Asked Questions section on page 3. If you need further assistance, contact our member support team at 1-888-503-7102, option 4, between the hours of 8 am and 4:30 pm, Eastern Time.

HOMEOWNER CHECKLIST

Get Started—Use this checklist to ensure that you've completed all required forms and have the right information.

STEP 1	<input type="checkbox"/> Review the information provided. This helps you understand your options, responsibilities and next steps: <ul style="list-style-type: none"> <input type="checkbox"/> Foreclosure Prevention Options <input type="checkbox"/> Frequently Asked Questions <input type="checkbox"/> Beware of Foreclosure Rescue Scams
STEP 2	<input type="checkbox"/> Complete and sign the Borrower Assistance Form. This must be signed by all borrowers on the mortgage loan (notarization isn't required) and must include: <ul style="list-style-type: none"> <input type="checkbox"/> all income, expenses and assets for each borrower (Also see and complete the Financial Statement Form.) <input type="checkbox"/> a Hardship Letter: an explanation of your financial hardship that makes it difficult to pay the mortgage <input type="checkbox"/> your acknowledgment and agreement that all information that you provide is true and accurate
STEP 3	<input type="checkbox"/> Complete and sign the Residential Information Form. This must be signed by all borrowers on the mortgage loan and must include: <ul style="list-style-type: none"> <input type="checkbox"/> information for all properties owned by all borrowers
STEP 4	<input type="checkbox"/> Complete and sign a dated copy of the IRS Form 4506-T. <ul style="list-style-type: none"> <input type="checkbox"/> For each borrower, please submit a signed, dated copy of the IRS Form 4506-T (Request for Transcript of Tax Return). <input type="checkbox"/> Borrowers who filed their tax returns jointly may send in one IRS Form 4506-T that's signed and dated by both joint filers.
STEP 5	<input type="checkbox"/> Provide signed Hardship Letter and, if applicable, required Hardship Documentation. This documentation will be used to verify your financial hardship. <ul style="list-style-type: none"> <input type="checkbox"/> Follow the instructions set forth on the Borrower Assistance Form.

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Please retain this information for your records. Don't return it with your Borrower Response Package.

STEP 6	<p><input type="checkbox"/> Provide required Income Documentation. This documentation will be used to verify your hardship and all your income. <i>Note: Alimony, child support or separate maintenance income need not be revealed if you don't choose to have it considered for repaying this loan.</i></p> <p><input type="checkbox"/> Follow the instructions set forth on the Borrower Assistance Form.</p> <p><input type="checkbox"/> You may also disclose any income from a household member who isn't on the promissory note (non-borrower), such as a relative, spouse, domestic partner or fiancé(e) who occupies the property as a primary residence. If you elect to disclose and rely upon this income to qualify, the required Income Documentation is the same as the Income Documentation required for a borrower. See page 2 of the Borrower Assistance Form for specific details on Income Documentation.</p>
STEP 7	<p><input type="checkbox"/> Gather and send all completed documents in your Borrower Response Package no later than 30 days from first contact with a mortgage specialist. <i>You must send in all required documentation listed in steps 2 through 6 above and summarized below:</i></p> <ol style="list-style-type: none"> 1. Borrower Assistance Form 2. Residential Information Form 3. Financial Statement Form 4. Required Information as outlined on page 1 of the Financial Statement Form 5. Income Documentation as outlined on page 2 of the Borrower Assistance Form 6. Hardship Documentation as outlined on page 3 of the Borrower Assistance Form 7. Authorization to Release Mortgage Loan Information 8. IRS Form 4506-T Request for Transcript of Tax Return <p>Please fax all the required documents to 703-255-7947, or you can mail them to:</p> <p>Navy Federal Credit Union Mortgage Default Loss Mitigation 820 Follin Lane SE Vienna, VA 22180-4907 Email: Mortgage_Collection_Loss_Mitigation@navyfederal.org</p>

IMPORTANT REMINDERS:

If you cannot provide the documentation within the time frame provided, have other types of income not specified on page 2 of the Borrower Assistance Form, cannot locate some or all of the required documents, OR have any questions, please contact a specialist at 1-888-503-7102, option 4.

Keep a copy of all documents and proof of faxing/mailing/emailing for your records. **Don't send original income or hardship documents. Copies are acceptable.**

FREQUENTLY ASKED QUESTIONS

1. Where can I find more information on foreclosure prevention?

Please see the Foreclosure Prevention Options section on page 1 for more information. You can also contact Navy Federal at 1-888-503-7102, option 4, to speak with a specialist. Additional foreclosure prevention information is also available online at:
Navy Federal—navyfederal.org
Fannie Mae—KnowYourOptions.com

Freddie Mac—myhome.freddiemac.com/mortgage-help/contact.html
HUD—hud.gov/offices/hsg/sfh/hcc/fc/
1-800-569-4287
CFPB—consumerfinance.gov

2. Will it cost money to get help?

There should never be a fee from your loan servicer or qualified counselor to obtain assistance or information about foreclosure prevention options. However, foreclosure prevention has become a target for scam

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artists. Be wary of companies or individuals offering to help you for a fee, and never send a mortgage payment to any company other than the one listed on your monthly mortgage statement or one designated to receive your payments under a state assistance program.

For more information on fraud, we suggest referring to the HUD website, [hud.gov/offices/hsg/sfh/hcc/fc/](https://www.hud.gov/offices/hsg/sfh/hcc/fc/), to locate an approved counselor near you. You can also review the Beware of Foreclosure Rescue Scams-Tips & Warning Signs section on page 5 for more information.

3. What happens once I've submitted the Borrower Response Package to Navy Federal?

Within five business days of receiving your Borrower Response Package, we'll provide written notification indicating whether your application is complete or incomplete. If incomplete, the notice will provide a list of missing required information or documentation. We cannot guarantee that you'll receive any (or a particular type of) borrower assistance at this time.

Within 30 days of receiving your completed Borrower Response Package, we'll discuss which foreclosure alternatives, if any, are available to you and will also inform you of your next steps to accept our offer. If you submit your completed Borrower Response Package less than 37 days prior to a scheduled foreclosure sale date, we'll work to process your request as quickly as possible; however, you may not receive a notice of incompleteness or a decision on your request prior to sale. **It's important that you submit your Borrower Response Package as soon as possible.**

4. What happens to my mortgage while you're evaluating my Borrower Response Package?

You remain obligated to make all mortgage payments as they're due, even while we're evaluating the types of assistance that may be available to you.

5. Will the foreclosure process begin if I don't submit a completed Borrower Response Package for review?

If you've missed four monthly payments or there's reason to believe the property is vacant or abandoned, we may refer your mortgage to foreclosure. If a complete package has been received and your account is being considered for a loan modification or other type of foreclosure alternative, the foreclosure will be placed on hold until an offer has been accepted or rejected.

6. Should I still contact you if my property has been referred to an attorney for foreclosure?

Yes. Please contact a specialist as soon as possible by calling 1-888-503-7102, option 4.

7. What if my property is already scheduled for a foreclosure sale?

If you submit a completed Borrower Response Package less than 37 calendar days before a scheduled foreclosure sale, we cannot guarantee that we'll be able to evaluate your information and offer a foreclosure alternative (if any) in time to stop the foreclosure sale. Even if we're able to approve you for a foreclosure alternative prior to a sale, a court with jurisdiction over the foreclosure proceeding (if any) or public official charged with carrying out the sale may not halt the scheduled sale.

8. Will my property be sold at a foreclosure sale if I accept a foreclosure alternative?

No. The property won't be sold at a foreclosure sale once you accept a foreclosure alternative, such as a forbearance or repayment plan, and comply with all requirements.

9. Will my credit score be affected by my late payments or mortgage being in default?

The delinquency status of your loan will be reported to credit reporting agencies as well as your entry into a repayment plan, forbearance plan or trial period plan in accordance with the requirements of the Fair Credit Reporting Act and the Consumer Data Industry Association.

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Please retain this information for your records. Don't return it with your Borrower Response Package.

10. Will my credit score be affected if I accept a foreclosure alternative?

While the effect on your credit will depend on your individual credit history, credit scoring companies generally would consider your entry into a plan with reduced payments as increasing your credit risk. As a result, entering into a plan with reduced payments may adversely affect your credit score, particularly if you're current on your mortgage or otherwise have a good credit score. However, bringing your loan current through a reinstatement, repayment plan or loan modification and continuing to make timely payments may improve your credit score over time.

11. Is foreclosure prevention counseling available?

Yes. HUD-approved counselors are available to provide you with the information and assistance you may need to avoid foreclosure. You can use the online search tool at hud.gov/offices/hsg/sfh/hcc/fc/ to find a counselor near you.

12. I've seen ads from companies offering to help me avoid foreclosure for a fee. Are these companies legitimate?

Foreclosure prevention has become a target for scam artists. We suggest referring to the HUD website, hud.gov/offices/hsg/sfh/hcc/fc/, to locate an approved counselor near you. You can also review the Beware of Foreclosure Rescue Scams-Tips & Warning Signs section below for more information.

BEWARE OF FORECLOSURE RESCUE SCAMS-TIPS & WARNING SIGNS

Scam artists are stealing millions of dollars from distressed homeowners by promising immediate relief from foreclosure or demanding cash for counseling services when HUD-approved counseling agencies provide the same services for FREE. If you receive an offer, information or advice that sounds too good to be true, it probably is. Don't let them take advantage of you, your situation, your house or your money. **Remember-help is FREE.**

How to Spot a Scam-Beware of a company or person who:

- > asks for a fee in advance to work with your lender to modify, refinance or reinstate your mortgage
- > guarantees they can stop a foreclosure or get your loan modified
- > advises you to stop paying your mortgage company and pay them instead
- > pressures you to sign over the deed to your home or sign any paperwork that you haven't had a chance to read and don't fully understand
- > claims to offer "government-approved" or "official government" loan modifications
- > asks you to release personal financial information online or over the phone, and you haven't been working with this person and/or don't know them

How to Report a Scam-Do one of the following:

- > Go to preventloanscams.org and fill out the Loan Modification Scam Prevention Network's (LMSPN) online complaint form and get more information on how to fight back. You also have the option to fax, email or mail the completed form. Just refer to the back of the form for details.
- > Call 1-888-995-HOPE(4673) and inform the counselor about your situation and belief that you've been involved in a scam.

The Loan Modification Scam Prevention Network is a national coalition of governmental and private organizations led by Fannie Mae, Freddie Mac, NeighborWorks America® and the Lawyers' Committee for Civil Rights Under Law.

UNIFORM 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. On this page, you must disclose information about (1) you and your intentions to either keep or transition out of your home; (2) the property's status; (3) bankruptcy; and (4) your credit counseling agency.

On Page 2, you must disclose information about all of your income, expenses and assets. Page 2 also lists the required income documentation that you must submit in support of your request for assistance. Then on Page 3, 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 Borrower Response Package you need to return consists of: (1) this completed, signed and dated Borrower Assistance Form; (2) completed and signed IRS Form 4506T-EZ (4506T for self-employed borrowers or borrowers with rental income); (3) required income documentation; and (4) required hardship documentation.

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

Servicer's Name _____

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

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

The property is currently: Owner Occupied Renter Occupied Vacant

BORROWER

CO-BORROWER

BORROWER'S NAME

CO-BORROWER'S NAME

SOCIAL SECURITY NUMBER

DATE OF BIRTH

SOCIAL SECURITY NUMBER

DATE OF BIRTH

HOME PHONE NUMBER WITH AREA CODE

HOME PHONE NUMBER WITH AREA CODE

CELL OR WORK NUMBER WITH AREA CODE

CELL OR WORK NUMBER WITH AREA CODE

MAILING ADDRESS

PROPERTY ADDRESS (IF SAME AS MAILING ADDRESS, JUST WRITE SAME)

EMAIL ADDRESS

Is the property listed for sale? Yes No

If yes, what was the listing date? _____

If property has been listed for sale, have you received an offer on the property? Yes No

Date of offer: _____ Amount of Offer: _____

Agent's Name: _____

Agent's Phone Number _____

For Sale by Owner? Yes No

Have you contacted a credit counseling agency for help?

Yes No

If yes, complete the counselor contact information below:

Counselor's Name: _____

Agency's Name: _____

Counselor's Phone Number: _____

Counselor's Email Address: _____

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

Total Monthly payment amount: _____ Name and Address fees are paid to? _____

Have you filed for bankruptcy? Yes No If yes? Chapter 7 Chapter 11 Chapter 12 Chapter 13

If yes, what is the filing date? _____ Has your bankruptcy been discharged? Yes No Bankruptcy case Number: _____

Is any borrower an active duty service member? Yes No

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

UNIFORM BORROWER ASSISTANCE FORM

Monthly Household Income		Monthly Household Expenses and Debt Payments		Household Assets (associated with the property and/or borrower(s) excluding retirement funds)	
Gross wages		First Mortgage Payment		Checking Account(s)	
Overtime		Second Mortgage Payment		Checking Account(s)	
Child Support / Alimony*		Homeowner's Insurance		Savings / Money Market	
Non-taxable social security/SSDI		Property Taxes		CDs	
Taxable SS benefits or other monthly income from annuities or retirement plans		Credit Cards/ Installment Loan(s) (total minimum payment per month)		Stock / Bonds	
Tips, commission, bonus and self-employed income		Alimony , child support payments*		Other Cash on Hand	
Rents Received		Car Lease Payments		Other Real Estate (estimated value)	
Unemployment Income		HOA/Condo Fees/Property Maintenance		Other _____	
Food Stamps/ Welfare		Mortgage Payments on other properties			
Other _____		Other _____			
Total (Gross Income)		Total Household Expenses and Debt Payments		Total Assets	

Any other liens (mortgage liens, mechanics liens, tax liens, etc.)

LienHolder's Name	Balance and Interest Rate	Loan Number	LienHolder's Phone Number

Required Income Documentation

Do you earn a salary or hourly wage?
 For each borrower who is a salaried employee or paid by the hour, include paystub(s) reflecting the most recent 30 days' or four weeks earnings and documentation reflecting year-to-date earnings, if not reported on the paystubs (e.g. signed letter or printout from employer).

Are you self-employed?
 For each borrower who receives self-employed income, include a complete, signed individual federal income tax return and, as applicable, the business tax return; AND either the most recent signed and dated quarterly or year-to-date profit/loss statement that reflects activity for the most recent three months; OR copies of bank statements for the business account for the last two months evidencing continuation of business activity.

Do you have any additional sources of income? Provide for each borrower; as applicable:

"Other Earned Income" such as bonuses, commissions, housing allowance, tips, or overtime:

Reliable third-party documentation describing the amount and nature of the income (e.g., paystub, employment contract or printouts documenting tip income).

Social Security, disability or death benefits, pension, public assistance, or adoption assistance:

Documentation showing the amount and frequency of the benefits, such as letters, exhibits, disability policy or benefits statement from the provider, and

Documentation showing the receipt of payment, such as copies of the two most recent bank statements showing deposit amounts.

Rental income:

Copy of the most recent filed federal tax return with all schedules, including Schedule E --Supplement Income and Loss. Rental income for qualifying purposes will be 75% of the gross rent you reported, reduced by the monthly debt service on the property, if applicable; or

If rental income is not reported on Schedule E - Supplemental Income and Loss, provide a copy of the current lease agreement with either bank statements or cancelled rent checks demonstrating receipt of rent.

Investment income:

Copies of the two most recent investment statements or bank statements supporting receipt of this income.

Alimony, child support, or separation maintenance payments as qualifying income:*

Copy of divorce decree, separation agreement, or other written legal agreement filed with a court, or court decree that states the amount of the alimony, child support, or separation maintenance payments and the period of time over which the payments will be received, and

Copies of your two most recent bank statements or other third-party documents showing receipt of payment.

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

UNIFORM BORROWER ASSISTANCE FORM

HARDSHIP AFFIDAVIT

I am requesting review of my current financial situation to determine whether I qualify for temporary or permanent mortgage loan relief options. Date Hardship Began is:

I believe my situation is: Short-term (under 6 months) Medium-term (6 - 12 months) Long- term or Permanent Hardship (greater than 12 months)

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

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

If Your Hardship is:	Then the Required Hardship Documentation is:
<input type="checkbox"/> Unemployment	<input type="checkbox"/> No hardship documentation required
<input type="checkbox"/> Reduction in Income: a hardship that has caused 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)	<input type="checkbox"/> No hardship documentation required
<input type="checkbox"/> Increase in Housing Expenses: a hardship that has caused an increase in your housing expenses due to circumstances outside your control	<input type="checkbox"/> No hardship documentation required
<input type="checkbox"/> Divorce or legal separation; separation of borrowers unrelated by marriage, civil union or similar domestic partnership under applicable law	<input type="checkbox"/> Divorce decree signed by the court; OR <input type="checkbox"/> Separation agreement signed by the court; OR <input type="checkbox"/> Current credit report evidencing divorce, separation, or non-occupying borrower has a different address; OR <input type="checkbox"/> Recorded quitclaim deed evidencing that the non-occupying borrower or co-borrower has relinquished all rights to the property
<input type="checkbox"/> Death of a borrower or death of either the primary or secondary wage earner in the household	<input type="checkbox"/> Death certificate; OR <input type="checkbox"/> Obituary or newspaper article reporting the death
<input type="checkbox"/> Long-term or permanent disability; <input type="checkbox"/> 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	For active-duty servicemembers: Notice of Permanent Change of Station (PCS) or actual PCS orders. For employment transfers/new employment: <input type="checkbox"/> Copy of signed offer letter or notice from employer showing transfer to a new employment location; OR <input type="checkbox"/> Paystub from new employer; OR In addition to the above, documentation that reflects the amount of any relocation assistance provided, if applicable (not required for those with PCS orders).
<input type="checkbox"/> Business Failure	<input type="checkbox"/> Tax return from the previous year (including all schedules) AND <input type="checkbox"/> Proof of business failure supported by one of the following: <input type="checkbox"/> Bankruptcy filing for the business; OR <input type="checkbox"/> Two months recent bank statements for the business account evidencing cessation of business activity; OR <input type="checkbox"/> Most recent signed and dated quarterly or year-to-date profit and loss statement
<input type="checkbox"/> Other: a hardship that is not covered above	<input type="checkbox"/> Written explanation describing the details of the hardship and relevant documentation

Borrower/Co-Borrower Acknowledgement and Agreement

I certify, acknowledge, and agree to the following:

1. 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.
2. The accuracy of my statements may be reviewed by the servicer, 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 servicer, or authorized third party*, communications.
3. Knowingly submitting false information may violate Federal and other applicable law.
4. 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, the servicer may cancel any mortgage relief granted and may pursue foreclosure on my home and/or pursue any available legal remedies.
5. The servicer is not obligated to offer me assistance based solely on the representations in this document or other documentation submitted in connection with my request.
6. 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:
 - a. All the terms of this Acknowledgment and Agreement are incorporated into such plan by reference as if set forth in such plan in full.
 - b. My first timely payment under the plan will serve as acceptance of the terms set forth in the notice of the plan sent by the servicer.
 - c. The servicer'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.
 - d. 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 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. The servicer or authorized third party* will obtain a current credit report on all borrowers obligated on the Note.
9. The servicer or authorized third party* will collect and record personal information that I submit in this Borrower Response Package and during the evaluation process. This personal information may include, but is not limited to: (a) my name, address, 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 the servicer or authorized third party*, as well as any investor or guarantor (such as Fannie Mae or Freddie Mac), 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 the lender/servicer/ or authorized third party*. By checking this box, I also consent to being contacted by text messaging.

Borrower Signature

Date

Co-Borrower Signature

Date

*An authorized third party may include, but is not limited to, a counseling agency, Housing Finance Agency (HFA) or other similar entity that is assisting me in obtaining a foreclosure prevention alternative.

Residential Information Form

Required even if you are not seeking mortgage assistance on your principal residence.

How many single family properties other than your principal residence do you and/or any co-borrower(s) own individually, jointly, or with others? _____

Has the mortgage on your principal residence ever had a 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 modification? Yes No If "Yes," how many? _____

Are you or any co-borrower currently in or being considered for a trial period plan on a property other than your principal residence? Yes No

I am requesting mortgage assistance with my principal residence. Yes No If "Yes," I want to keep the property. sell the property.

Property Address	Other mortgages or liens on the property?
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Lien Holder/Servicer Name	Loan ID No.
Do you have condominium or homeowners association (HOA) fees? <input type="checkbox"/> Yes <input type="checkbox"/> No	\$
If "Yes," monthly fee	Are fees paid current? <input type="checkbox"/> Yes <input type="checkbox"/> No

Name and address to which fees are paid

Does your mortgage payment include taxes and insurance? <input type="checkbox"/> Yes <input type="checkbox"/> No	\$	If "No," are the taxes and insurance paid current? <input type="checkbox"/> Yes <input type="checkbox"/> No
Annual Homeowners Insurance		

Is the property listed for sale? <input type="checkbox"/> Yes <input type="checkbox"/> No	If "Yes," listing agent's name	Agent's Phone No.
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Have you received a purchase offer? <input type="checkbox"/> Yes <input type="checkbox"/> No	\$	Closing Date (Mo., Day, Yr.)
List Date (Mo., Day, Yr.)	Amount of Offer	

Complete this section ONLY if you are requesting mortgage assistance with a property that is not your principal residence.

Principal Residence Servicer Name	
Is the mortgage on your principal residence paid? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Principal Residence Servicer Phone No.	If "No," number of months your payment is past due (if known)

Other Properties Owned You must provide information about all properties that you or the co-borrower own other than your principal residence, and any property described in Section 6 below. Use additional sheets if necessary.

Other Property #1

Property Address	Loan ID No.
	\$
Servicer Name	Current Value
Property is: <input type="checkbox"/> Vacant <input type="checkbox"/> Second or seasonal home <input type="checkbox"/> Rented	\$
	Monthly Rent
	Monthly Mortgage Payment*

Other Property #2

Property Address	Loan ID No.
	\$
Servicer Name	Current Value
Property is: <input type="checkbox"/> Vacant <input type="checkbox"/> Second or seasonal home <input type="checkbox"/> Rented	\$
	Monthly Rent
	Monthly Mortgage Payment*

Other Property #3

Property Address	Loan ID No.
	\$
Servicer Name	Current Value
Property is: <input type="checkbox"/> Vacant <input type="checkbox"/> Second or seasonal home <input type="checkbox"/> Rented	\$
	Monthly Rent
	Monthly Mortgage Payment*

*The amount of the monthly payment made to your lender, including monthly principal, interest, real property taxes, and insurance premiums (if applicable).



Other Property for Which Assistance is Requested Complete this section ONLY if you are requesting mortgage assistance with a property that is not your principal residence.

I am requesting mortgage assistance with a rental property. Yes No If "Yes," I want to keep the property. sell the property.

I am requesting mortgage assistance with a second or seasonal home. Yes No If "Yes," I want to keep the property. sell the property.

Loan ID No.	Property Address		
Second mortgage on the property? <input type="checkbox"/> Yes <input type="checkbox"/> No	Servicer Name		Loan ID No. for Second Mortgage
Do you have condominium or homeowners association (HOA) fees? <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$	Are fees paid current? <input type="checkbox"/> Yes <input type="checkbox"/> No
If "Yes," monthly fee			
Mortgage payment includes taxes/insurance <input type="checkbox"/> Yes <input type="checkbox"/> No	If "No," are the taxes and insurance paid current? <input type="checkbox"/> Yes <input type="checkbox"/> No	\$	\$
		Annual Homeowners Insurance	Annual Property Taxes
If requesting assistance with a rental property, property is currently:			
<input type="checkbox"/> Vacant and available for rent <input type="checkbox"/> Occupied by a tenant as their principal residence <input type="checkbox"/> Occupied without rent by your legal dependent, parent, or grandparent as their principal residence			
If rental property is occupied by a tenant, what is the term of lease/occupancy? MM/DD/YY to MM/DD/YY			\$
			Monthly Rent
If rental property is vacant, describe efforts to rent property.			
If applicable, describe relationship to and duration of non-paying occupant of rental property.			
Is the property listed for sale? <input type="checkbox"/> Yes <input type="checkbox"/> No	If "Yes," listing agent's name		Agent's Phone No.
	Have you received a purchase offer? <input type="checkbox"/> Yes <input type="checkbox"/> No	\$	
List Date (Mo., Day, Yr.)		Amount of Offer	Closing Date (Mo., Day, Yr.)

Rental Property Certification You must complete this certification if you are requesting a mortgage modification with respect to a rental property.

By checking this box and initialing below, I am requesting a mortgage modification under MHA with respect to the rental property described in this Section 6, and I hereby certify under penalty of perjury that each of the following statements is true and correct with respect to that property:

1. I intend to rent the property to a tenant or tenants for at least five years following the effective date of my mortgage modification. I understand that the Servicer, the U.S. Department of the Treasury, or their respective agents may ask me to provide evidence of my intention to rent the property during such time. I further understand that such evidence must show that I used reasonable efforts to rent the property to a tenant or tenants on a year-round basis, if the property is or becomes vacant during such five-year period.

Note: The term "reasonable efforts" includes, without limitation, advertising the property for rent in local newspapers, websites, or other commonly used forms of written or electronic media, and/or engaging a real estate or other professional to assist in renting the property, in either case at or below market rent.



2. The property is not my secondary residence and I do not intend to use the property as a secondary residence for at least five years following the effective date of my mortgage modification. I understand that if I do use the property as a secondary residence during such five-year period, my use of the property may be considered to be inconsistent with the certifications I have made herein.

Note: The term "secondary residence" includes, without limitation, a second home, vacation home, or other type of residence that I personally use or occupy on a part-time, seasonal, or other basis.

3. I do not own more than five (5) single-family homes (i.e., one-to-four unit properties) besides my principal residence.

Notwithstanding the foregoing certifications, I may at any time sell the property, occupy it as my principal residence, or permit my legal dependent, parent, or grandparent to occupy it as their principal residence with no rent charged or collected, none of which will be considered to be inconsistent with the certifications made herein.

This certification is effective on the earlier of the date listed below or the date the RMA is received by your Servicer.

	Borrower	Date (Mo., Day, Yr.)
	Co-borrower	Date (Mo., Day, Yr.)

You must submit this Financial Statement along with ALL the supporting documents listed below in order for us to begin processing your request.

Required Information

In addition to the items stated on the Uniform Borrower Assistance form, please provide the following:

1. Most current year's tax returns and all tax schedules
2. Bank statements—Two most recent
(required for each checking/savings account you and your Co-Mortgagor may have at Navy Federal or other financial institutions)
3. Pay stubs—Two most recent *(for you and your Co-Mortgagor)*
4. Rental/lease agreements *(if applicable)*
5. Divorce decree/property settlement agreement or court order for child support *(if applicable)*
6. Hardship Letter—summarizing financial hardship

Additional Required Documentation for Short Sale and Deed-in-Lieu Requests

7. Copy of the fully executed sales contract *(short sale only)*
8. Listing agreement
9. Estimate Settlement Sheet—HUD 1 *(short sale only)*
10. **Notarized** Authorization to Release Mortgage Loan Information form

Note: You may be required to pay a BPO/appraisal fee.

You can fax the required documents to **703-255-7947**. Please be sure to include a copy of this page in your fax. If you have any questions, please call a specialist at 1-888-503-7102, option 4, between 8:00 am and 4:30 pm, Eastern Time.

Once we have received your **completed** Borrower Response Package, please allow 5 to 30 calendar days for us to review your information and determine whether you qualify for assistance. We will contact you if we have any questions during the review process.

Our evaluation of your Borrower Response Package does not guarantee that you will receive borrower assistance or be eligible for a foreclosure alternative program. You are still responsible for making timely monthly payments in accordance with your contractual agreement with Navy Federal Credit Union. A review does not suspend pre-foreclosure practices (e.g., phone calls, credit reporting, letters, payment responsibility).

As required by law, you are hereby notified that we may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected on your credit report.

Additional information on next page.

Please provide additional information on the following expenses:

MONTHLY EXPENSES	
Description	Monthly Payment
Child/dependent care	
Health/life insurance expenses (<i>out-of-pocket</i>)	
Personal loans (<i>student, etc.</i>)	
All auto expenses (<i>insurance, gas, parking, etc.</i>)	
Utilities (<i>gas, electric, phone, water, sewer, trash</i>)	
Net rental expenses (<i>other property</i>)	
Food	
Total	

Note: Navy Federal Credit Union has the option to pursue any deficiencies. All deficiencies may be reported to the IRS through Form 1099-C.

Authorization/Certification

I/We have described my/our current financial condition with this Financial Statement, and I/we certify that all information presented herein, as well as all attachments, are true, accurate, and correct to the best of my/our knowledge. I/We understand that submission of this information in no way obligates my/our Mortgage Servicer, Investor, or Insurer to provide assistance to me/us.

By signing this Financial Statement, I/we hereby authorize my/our Mortgage Servicer and/or Mortgage Insurer to: 1) order a credit report from any credit reporting agency; 2) verify, when deemed necessary, any current or previous employment, bank accounts, tax returns, or assets; and 3) release any and all information concerning the above.

I/We therefore agree that if it is determined that the financial information provided herein has been misrepresented by me/us and such misrepresentations have induced action by the Mortgage Servicer, Investor, and/or Insurer that would have not been taken had the true facts been known, I/we shall be liable for any or all losses or damages suffered by the Mortgage Servicer, Investor, and/or Insurer.

Submitted this _____ day of _____, 20_____

Borrower Name (*Print*)

▶ _____
Borrower Signature

Co-Borrower Name (*Print*)

▶ _____
Co-Borrower Signature





Authorization to Release Mortgage Loan Information

Loan Number: _____ : _____ :

Navy Federal Mortgagor/Seller: _____

Navy Federal Co-Mortgagor/Seller: _____

Mortgagor/Seller Contact Information

Home Phone No.: () _____ - _____

Work Phone No.: () _____ - _____

Cell Phone No.: () _____ - _____

Co-Mortgagor/Seller Information

Home Phone No.: () _____ - _____

Work Phone No.: () _____ - _____

Cell Phone No.: () _____ - _____

Property Address: _____

Third Party Name: _____

Third Party's Agency/Co: _____

Realtor Contact Information:

Work Phone No.: () _____ - _____ Ext. _____

Cell Phone No.: () _____ - _____

I/we authorize Navy Federal Credit Union to release any mortgage-related information in reference to the
aforementioned loan to (Third Party Name) _____ of (Third Party Agency)
_____ regarding the negotiation of any loss mitigation options.

► _____ Date (Mo., Day, Yr.)
Seller

► _____ Date (Mo., Day, Yr.)
Seller

State of _____ County of _____

Sworn before me, _____, a notary public, this _____ day of _____,

20____ that _____ personally appeared before me.

Notary Public



Request for Transcript of Tax Return

OMB No. 1545-1872

- ▶ **Do not sign this form unless all applicable lines have been completed.**
- ▶ **Request may be rejected if the form is incomplete or illegible.**
- ▶ **For more information about Form 4506-T, visit www.irs.gov/form4506t.**

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 "Get a Tax Transcript..." under "Tools" 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 1120-A, Form 1120-H, Form 1120-L, 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.

/	/	/	/
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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, 1 percent or more shareholder, partner, managing member, 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.

Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T. See instructions.

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 "Get a Tax Transcript..." under "Tools" 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 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	Internal Revenue Service RAIVS Team Stop 37106 Fresno, CA 93888 559-456-7227
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 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, 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 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 addresses 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.



You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed and returned to you if the box is unchecked.

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. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-T but must provide documentation to support the requester's right to receive the information.

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.

Note: If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

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.