<u>4506-T – Instructions</u>

APPRAISALS WILL NOT BE ORDERED WITHOUT 4506-T, SO PLEASE MAKE SURE TO SUBMIT CORRECTLY FILLED OUT 4506-T REQUEST FORM WITH YOUR APPRAISAL REQUEST.

- Please note that if forms are not filled out to instructions specifications, it may **delay** the receipt of the 4506 transcripts which may **affect the overall turn time** of the processing of your loans. So please make sure all information is correct and clearly visible.

<u>Caution:</u> IRS often times will reject request for transcript if writing is not big/ clear enough, if rejected we must wait an additional 2-3 business days to re-process the request for transcript.

1. <u>Only</u> first & last name needed
   b. Social security number ***verified on filed 2010***

2. <u>Do not</u> need to fill this out for joint returns.

3. <u>Only</u> current address needs to be filled, make sure this is the **EXACT** address as appears on latest 1040 year return.

4. Leave blank

5. Leave as is

6. Leave as is

7. Leave blank

8. Leave blank

9. Write in dates “12/31/10 & 12/31/09”

10. Need only one signature with date-same as appraisal ordered date, no telephone number needed

Form **4506-T**

(Rev. January 2010)

Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

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

OMB No. 1545-1872

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

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number if joint tax return

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

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

5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.

VERIFICATION BUREAU, INC
(877) 477-4506

247 SW 8TH ST SUITE 147
MIAMI, FL 33130

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

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

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 . . . . [X]

b **Account Transcript,** which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days . . ☐

c **Record of Account,** which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days . . . . ☐

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

8 **Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2007, filed in 2008, will not be available from the IRS until 2009. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days . . . ☐

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

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

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note.** For transcripts being sent to a third party, this form must be received within 120 days of signature date.

Telephone number of taxpayer on line 1a or 2a

Sign Here

Signature (see instructions) Date

Title (if line 1a above is a corporation, partnership, estate, or trust)

Spouse's signature Date

General Instructions

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

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

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

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

Automated transcript request. You can call 1-800-829-1040 to order a transcript through the automated self-help system. Follow prompts for "questions about your tax account" to order a tax return transcript .

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

If you filed an individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
Florida, Georgia, North Carolina, South Carolina	RAIVS Team P.O. Box 47-421 Stop 91 Doraville, GA 30362 770-455-2335
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team Stop 6716 AUSC Austin, TX 73301 512-460-2272
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	RAIVS Team Stop 37106 Fresno, CA 93888 559-456-5876
Arkansas, Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Vermont, Virginia, West Virginia	RAIVS Team Stop 6705 P-6 Kansas City, MO 64999 816-292-6102

Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to the "Internal Revenue Service" at:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Tennessee, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 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, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 859-669-3592

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

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

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected.

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

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

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

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

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

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

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

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

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

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

PACIFICCITYBANK

3701 Wilshire Blvd Ste#418 Los Angeles, CA 90010 T(213)210-2000 **http://www.paccitybank.net**

APPRAISAL REQUEST AND AUTHORIZATION

REQUESTED BY: ____________________ DATE: ____________________

COMPANY NAME: ____________________ LOAN#: ____________________

REQUESTOR TEL: ____________________ EMAIL: ____________________

BORROWER NAME: ____

SUBJECT ADDRESS: ____

____

LOAN TYPE: ☐ CONVENTIONAL ☐ FHA

TRANSACTION TYPE: ☐ PURCHASE ☐ REFINANCE ☐ 30% EQUITY REF

PROPERTY TYPE: ☐ SFR ☐ ___UNITS ☐ CONDO ☐ PUD

OCCUPANCY TYPE: ☐ OWNER ☐ 2ND HOME ☐ NON-OWNER

REPORT TYPE: ☐ FULL ☐ EXT-ONLY ☐ 442 ☐ RECERT

PURCHASE PRICE: ____

LISTING AGENT: ____________________ SELLING AGENT: ____________________

TEL1: ____________________ TEL1: ____________________

TEL2: ____________________ TEL2: ____________________

EMAIL: ____________________ EMAIL: ____________________

BORROWER/OTHER CONTACT NAME: ____________________

TEL: ____________________

FEE SCHEDULE

SFR/CONDO	**$375.00**
2-4 UNITS	**$550.00**
FORM 442	**$100.00**
RECERT	**$100.00**
FORM 216 & 1007	**$100.00**
EXTERIOR-ONLY(2055)	**$250.00**

Note: Properties with market values over $1,000,000 will be on a 'Quote Only' basis.
Note: Prices are subject to change without notice.
Note: Unique property types are subject to Quote Only regardless of market value

METHOD OF PAYMENT

☐ MASTER ☐ VISA

ACCOUNT HOLDER'S NAME: ____

ACCOUNT NUMBER: ____________________________ EXP. DATE: ______________

CVV2(3-4DIGIT SECURITY CODE): __________________CONTACT #:_____________________________

BILLING ADDRESS: ____

AMOUNT TO BE CHARGED: $_________________

I hereby authorize the above credit card account to be processed for services of which I have requested from Pacific City Bank and hereby affirm my obligations under the card member agreement. I agree that I will pay for such services requested and indemnify and hold Pacific City Bank harmless against any liability pursuant to this authorization.

Incorrect information provided on this form will delay processing of appraisal request.

All appraisal reports are subject to an appraisal quality control review by an independent appraisal review company prior to full collateral acceptance.

CANCELLATION POLICY

No-show appointments	$75 trip fee
Property inspected but report didn't start	50% of total fee
Property inspected and report was started	Full fee, report will be delivered

CREDIT CARD FINANCING POLICY

Credit card financing for cost paid outside of closing (POC) which includes appraisal fee, the maximum amount allowed to be paid by credit card is 2% of the loan amount. If fees are charged to the borrower's credit card then the borrower's credit card debt must be recalculated taking into account the additional credit card balance and the recalculated debt must be included in the qualifying ratios and Pacific City Bank must verify that the borrower has sufficient liquid funds (financial reserves) to pay the fees (in addition to funds needed for other closing costs and the down payment that the borrower will be paying).

Method of recalculation of debt: 5% of the new balance, which includes the POC fees and copy of the credit card statement or credit card receipt showing the amount charged to the outstanding balance and the terms of the repayment. The credit card account number used to pay for fees must match the account number shown on the borrower's credit report for proper recalculation.

*****PLEASE NOTE THAT CITI BANK CARDS WILL BE CHARGED AS "CASH ADVANCE" INSTEAD OF CREDIT*****

AUTHORIZATION SIGNATURE:________________________________ DATE:______________

Note: Properties with market values over $1,000,000 will be on a 'Quote Only' basis.
Note: Prices are subject to change without notice.
Note: Unique property types are subject to Quote Only regardless of market value