IndyMac Mortgage Services

a division of OneWest Bank

Apply for a loan modification under the Home Affordable Modification Program (HAMP).

Submit your updated financial information today.

Here's how our process works.

First, we will determine if you are eligible based on your situation. If you are eligible, we will look at your monthly income and housing costs, including any past due payments, and then determine an affordable mortgage payment.

In order for us to review your situation and determine your eligibility, please complete the following steps:

Step 1: Information Worksheet

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Step 2: Provide Documentation of Income

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		Income
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Step 3: Submission

page 20	Fax Cover Sneet

If you qualify, we will work with you in an effort to make your mortgage payment affordable.

- You will not pay any fees to take advantage of this opportunity to modify your mortgage payment and keep your home.
- Complete your application today!

IndyMac Mortgage Services Loan Number				
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Disclosures

Important information you should understand.

Not All Borrowers Will Qualify for a Loan Modification Offer

We have not vet determined if you are eligible for a loan modification. Your completed application, including income documentation, will be used to evaluate whether you are eligible for a modification or other workout; however, IndyMac Mortgage Services is not obligated to offer you assistance based solely on the representations and information included in your submission. During the HAMP evaluation period, the subject property for which the completed application has been received will not be referred to foreclosure or be sold at foreclosure sale if the foreclosure process has already been initiated, except in limited circumstances discussed further below. We reserve the right to verify the information you submitted and request other information and/or documentation to fully evaluate your eligibility. IndyMac Mortgage Services follows the HAMP guidelines to determine eligibility for a loan modification to the extent permitted under our contractual agreements with the investors who own the loans we service. Not all borrowers who submit an application will qualify for a loan modification.

Currently, our modification programs are limited to owner-occupied properties.

HAMP Application Requirements

A borrower will be deemed to have requested consideration for HAMP when a complete application is submitted to and accepted by IndyMac Mortgage Services. For an application to be complete the following items must be submitted to and accepted by IndyMac Mortgage Services:

- Reguest for Mortgage Assistance form;
- 2. A completed and signed IRS Form 4506-T or 4506T-EZ;
- Supporting income documentation required for each declared income source; and
- 4. Most recent two months bank statements for all borrowers
- 5. A Dodd-Frank Certification signed by all borrowers.
- Any other financial documentation requested by IndyMac Mortgage Services during our review of your loan based on investor or program requirements.

Once you have completed your loan modification application and submitted your financial information we will first determine if you are eligible for HAMP based on your situation. To determine this, we will review the financial documents you submitted for verification of income and determine if you meet the requirements of HAMP. The documentation you submitted with your application will be either approved or rejected and you will receive a letter in the mail providing your application status and notification of any missing or rejected documents along with instructions on how to resubmit the correct documentation for review. Generally, our review process takes 30 days or less.

Borrowers in Foreclosure:

If a foreclosure sale date has been scheduled, a complete application, including the five (5) items listed above, must be submitted to and accepted by IndyMac Mortgage Services no later than midnight on the seventh (7th) business day prior to the foreclosure sale date in order to be considered for a modification:

 The foreclosure sale date will only be suspended if 1) the complete application is submitted to and accepted by IndyMac Mortgage

Services by midnight on the seventh (7th) business day prior to the foreclosure sale date; 2) suspension of foreclosure is permitted by state regulation; and 3) the investor approves of the suspension of the foreclosure sale. If these conditions are met a pending foreclosure action may continue, however, no foreclosure sale will be conducted during the 30-day period during which a borrower is reviewed for HAMP eligibility. If an incomplete application is submitted to IndyMac Mortgage Services within 30 days of the scheduled foreclosure sale date, foreclosure will not be postponed until a complete application is submitted to and accepted by IndyMac Mortgage Services, and the complete application must be submitted to and accepted by IndyMac Mortgage Services by midnight on the seventh (7th) business day prior to the foreclosure sale date in order to be considered for a modification and postpone the foreclosure sale. (Please note that if an application is submitted less than 30 calendar days prior to a scheduled foreclosure sale date, the complete application must be delivered through certified/express delivery mail with return receipt/delivery confirmation to IndyMac Mortgage Services or the foreclosure attorney/foreclosure trustee.)

Important - Do not ignore any foreclosure notices.

The HAMP evaluation and the process of foreclosure may proceed at the same time. You may receive foreclosure/eviction notices - delivered by mail or in person - or you may see steps being taken to proceed with a foreclosure sale of your home. While you may not lose your home during the HAMP evaluation, to protect your rights under applicable foreclosure law, you may need to respond to these foreclosure notices or take other actions. If you have any questions about the foreclosure process and the evaluation of your HAMP request, contact us at 1.800.781.7399.

If you do not understand the legal consequences of the foreclosure, you are also encouraged to contact a lawyer or housing counselor for assistance.

Important Information for Borrowers Previously Denied for HAMP:

For borrowers previously evaluated for HAMP who did not successfully complete the HAMP Trial Period Plan or who were determined to be ineligible for HAMP, IndyMac Mortgage Services will consider an additional request for HAMP only if specific conditions are met. If this relates to your specific situation, please contact us at 1.800.781.7399 to see if you meet those conditions.

Beware of Foreclosure Rescue Scams. Help is free!

- There is never a fee to get assistance or information about the Making Home Affordable program from your lender or a HUDapproved housing counselor
- For a HUD-approved counselor, visit: http://www.hud.gov/offices/hsg/sfh/hcc/fc/
- Beware of any person or organization that asks you to pay a fee in exchange for housing counseling services or modification of a delinquent loan.
- Beware of anyone who says they can "save" your home if you sign or transfer over the deed to your house. Do not sign over the deed to your property to any organization or individual unless you are working directly with your mortgage company to forgive your debt.
- Never make your mortgage payments to anyone other than your mortgage company without their approval.

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D I	lf	
Personal	Into	rmation

Personal Information First Name	: Borrower
Last Name	
Social Security Number	
Date of Birth (mm/dd/yyyy)	
Number of Dependents	
Home Phone Number	
Work Phone Number	
Cell Phone Number	
	ell phone number, you grant permission to us and our affiliates to utilize that number in cess, including collecting and servicing calls placed with the use of autodialed or nology.
E-mail Address	
Personal Information	: Co-Borrower
First Name	
Last Name	
Social Security Number	
Date of Birth (mm/dd/yyyy)	
Number of Dependents	
Home Phone Number	
Work Phone Number	
Cell Phone Number	
	ell phone number, you grant permission to us and our affiliates to utilize that number in cess, including collecting and servicing calls placed with the use of autodialed or
prerecorded message tech	nology.

with this Employer

Employer Information			
Please provide all app	olicable information.		
Employer Information:	Borrower		
Are you currently employed?	□ No □ Yes		
Employer Name			
Address			
City, State, ZIP			
Length of Time Employed with this Employer	Years Months		
Employer Information:	Co-Borrower		
Are you currently employed?	No Yes		
Employer Name			
Address			
City, State, ZIP			
Length of Time Employed	Years Months		

Background Information

Background Information: Borrower
Have you contacted a credit-counseling agency for No Yes help?
Counselor's Name
Contact Number
E-mail
Have you ever filed for bankruptcy? No Yes
Type of Bankruptcy (Select Type)
Filing Date (mm/dd/yyyy)
Bankruptcy Case Number
Has your bankruptcy been
Is your bankruptcy active?
Has your bankruptcy been
Background Information: Co-Borrower
Have you contacted a credit-counseling agency for \square No \square Yes help?
Counselor's Name
Contact Number
E-mail
Have you ever filed for bankruptcy? No Yes
Type of Bankruptcy (Select Type)
Filing Date (mm/dd/yyyy)
Bankruptcy Case Number
Has your bankruptcy been
Is your bankruptcy active?
Has your bankruptcy been

Monthly Income

Monthly Income:	Borrower
Are you a salaried or hourly earner?	wage No Yes
Monthly Gross Wages	\$
Monthly Overtime	\$
Monthly Tips	\$
Monthly Bonus or Commission	\$
Total Monthly Income	\$
Are you self-employed/1099 employee?	☐ No ☐ Yes
Name of Business	
Type of Business	
Length of Time of Business Ownership	Years Months
Business Address	
City, State, ZIP	
Gross Income	\$
Cost of Goods Sold	\$
Wages and Salary Expenses	\$
Operating Expenses	\$
Depreciation	\$
Monthly Net Profit or Loss	\$

Monthly Income (continued)

Monthly Income:	Borrower ((continued)			
Do you receive Social Secu	Do you receive Social Security Income?				
☐ No ☐ Yes	Amount	\$			
Do you receive monthly inco	ome from pe	nsions, annuities or retirement plans?			
☐ No ☐ Yes	Amount	\$			
Do you receive alimony, child support or separation maintenance? (You are not required to disclose Child Support, Alimony or Separation Maintenance income, unless you choose to have it considered for HAMP eligibility.)					
No Yes	Amount	\$			
Do you receive rental incom	ne?				
No Yes	Amount	\$			
Do you receive income from	n investment	s, interest, royalties, or dividends?			
☐ No ☐ Yes	Amount	\$			
Do you receive income or contributions from other household members who are not borrowers on the loan?					
NO 1es	Amount	\$			
Do you receive non-documentable income? (HAMP allows for 20% of your gross monthly income to include nondocumentable income for qualifying purposes.)					
Note: Unemployment benefits should NOT be included with non-documentable income.					
☐ No ☐ Yes	Amount	\$			

Monthly Income (continued)

Monthly Income:	Co-Borrower
Are you a salaried or hourly earner?	wage No Yes
Monthly Gross Wages	\$
Monthly Overtime	\$
Monthly Tips	\$
Monthly Bonus or Commission	\$
Total Monthly Income	\$
Are you self-employed/1099 employee?	□ No □ Yes
Name of Business	
Type of Business	
Length of Time of Business Ownership	Years Months
Business Address	
City, State, ZIP	
Gross Income	\$
Cost of Goods Sold	\$
Wages and Salary Expenses	\$
Operating Expenses	\$
Depreciation	\$
Monthly Net Profit or Loss	\$

Monthly Income (continued)

Monthly Income:	Co-Borrow	ver (continued)
Do you receive Social Secu	rity Income?	
☐ No ☐ Yes	Amount	\$
Do you receive monthly inc	ome from per	nsions, annuities or retirement plans?
☐ No ☐ Yes	Amount	\$
		separation maintenance? (You are not required to disclose Child ance income, unless you choose to have it considered for HAMP
☐ No ☐ Yes	Amount	\$
Do you receive rental incon	ne?	
☐ No ☐ Yes	Amount	\$
Do you receive income from	n investments	s, interest, royalties, or dividends?
☐ No ☐ Yes	Amount	\$
Do you receive income or o	ontributions f	from other household members who are not borrowers on the loan?
☐ No ☐ Yes	Amount	\$
Do you receive non-documentable income f		ne? (HAMP allows for 20% of your gross monthly income to include purposes.)
Note: Unemployment benef	its should NO	OT be included with non-documentable income.
☐ No ☐ Yes	Amount	\$

Monthly Expenses/Debt

Please provide the following monthly expenses.

Monthly Expenses/Debt: Borrower	
Credit Cards/Installment Loans (total minimum payment for all per month)	\$
Insurance	\$
Medical (Co-pays and Rx)	\$
Child Care	\$
Child Support/Alimony	\$
Food and Entertainment	\$
Auto Loans	\$
Other Mortgage/Lien Payments (for 2nd homes or non-owner occupied/rental properties)	\$
Insurance (for 2nd homes or non-owner occupied/rental properties)	\$
Property Taxes (for 2nd homes or non-owner occupied/rental properties)	\$
Water/Sewer/Utilities/Phone (for 2nd homes or non-owner occupied/rental properties)	\$
Home Ownership Association/Condo Fees/Property Maintenance (for 2nd homes or non-owner occupied/rental properties)	\$
Other (please specify)	\$
Monthly Expenses/Debt: Co-Borrower	
Credit Cards/Installment Loans (total minimum payment for all per month)	\$
Insurance	\$
Medical (Co-pays and Rx)	\$
Child Care	\$
Child Support/Alimony	\$
Food and Entertainment	\$
Auto Loans	\$
Other Mortgage/Lien Payments (for 2nd homes or non-owner occupied/rental properties)	\$
Insurance (for 2nd homes or non-owner occupied/rental properties)	\$
Property Taxes (for 2nd homes or non-owner occupied/rental properties)	\$
Water/Sewer/Utilities/Phone (for 2nd homes or non-owner occupied/rental properties)	\$
Home Ownership Association/Condo Fees/Property Maintenance (for 2nd homes or non-owner occupied/rental properties)	\$
Other (please specify)	\$

Assets

Please provide the value or account balance for the following.

Assets: Borrower	
Checking Account(s) (total amount if more than one account)	\$
Savings/Money Market	\$
CDs	\$
Stocks/Bonds	\$
IRA/Keogh	\$
401K/ESPO	\$
Other Cash on Hand	\$
Other Real Estate	\$
Auto (include cars, motorcycles, trucks, etc.)	\$
Life Insurance (whole life not term)	\$
Other (please specify)	\$
Acceto: Co Borrower	
Assets: Co-Borrower	
Checking Account(s) (total amount if more than one account)	\$
Savings/Money Market	\$
CDs	\$
Stocks/Bonds	\$
IRA/Keogh	\$
401K/ESPO	\$
Other Cash on Hand	\$
Other Book Fatata	
Other Real Estate	\$
Auto (include cars, motorcycles, trucks, etc.)	\$ \$

Who is this paid to?

Duan auto luctama atian	
Property Information	
Please provide all applicable	information.
B	
Property Address	
Address	
City, State, ZIP	
Mailing Address (if same as proper	ty address, just write same)
Address	
City, State, ZIP	
Property Information:	
Are there additional Liens/Mortgages	or Judgments on this property?
Lien Holder's Name/Servicer	
Contact Number	
Balance Owed	\$
Loan Number	
Monthly Mortgage/Expenses:	
1st Mortgage Payment	\$
2nd Mortgage Payment	\$
Insurance	\$
Property Taxes	\$
Water/Sewer/Utilities/Phone	\$
Do you have to pay a condominium or	r HOA fee?
Monthly Amount	\$

Property Information (continued)

Sale of Property:	
Is the property listed for sale?	☐ No ☐ Yes
For Sale by Owner?	☐ No ☐ Yes
Have you received an offer on the pro	perty? No Yes
Date of Offer (mm/dd/yyyy)	
Amount of Offer	\$
Agent's Information	
First Name	
Last Name	
Phone Number	
Property Tax Information:	
Who pays the Real Estate Tax bill on property?	your I do Lender does
Are the taxes current?	☐ No ☐ Yes
Insurance Information:	
Who pays the hazard insurance for yo property?	our I do Lender does
Is the policy current?	☐ No ☐ Yes
Name of Insurance Company	
Contact Number	Ext
Other Information:	
Do you have other household member property?	rs living in this No Yes
How many people live in this househo	ld?

Hardship Affidavit

Please provide a detailed explanation of your hardship.

I (We) am/are requesting IndyMac Mortgage Services to review my/our eligibility for a loan modification or alternative solution to help prevent foreclosure. I (We) am/are having difficulty making my/our monthly payment because of financial difficulties created by (Check all that apply.)
My household income has been reduced. (For example underemployment, reduced pay or hours, decline in business earnings, death, disability or divorce of a borrower or co-borrower.)
My monthly debt payments are excessive, and I am overextended with my creditors. Debt includes credit cards, home equity or other debt.
I am unemployed and: (A) I am receiving/will receive unemployment benefits or, (B) my unemployment benefits ended less than 6 months ago.
My expenses have increased. (For example: monthly mortgage payment reset, high medical or health care costs, uninsured losses, increased utilities or property taxes.)
My cash reserves, including all liquid assets, are insufficient to maintain my current mortgage payment and cover basic living expenses at the same time.
Other (Please specify.):
Explanation (Attach another page if necessary.):

Hardship Affidavit (continued)

Information for government monitoring purposes.

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 or surname if you have made this request for a loan modification in person. If you do not wish to furnish the information, please check the box below.

Borrower	Co-Borrower
I do not wish to furnish this information.	I do not wish to furnish this information.
Ethnicity Hispanic or Latino Not Hispanic or Latino	Ethnicity Hispanic or Latino Not Hispanic or Latino
Race	Race
American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White	American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White
Sex	Sex
Female	Female
Male	Male
To be completed by interviewer.	
Interviewer's Name	
This application was taken by	e-to-face interview
Interviewers Signature	
Date	
Interviewer's Phone Number	
Name of Interviewer's Employer	
Address of Interviewer's Employer	
City, State, ZIP	

Hardship Affidavit (continued)

Acknowledgement and agreement.

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

In making this request for consideration for a loan modification or any other foreclosure prevention program, I certify under penalty of perjury:

- 1. All of the information in this document is truthful and the event(s) identified on page 1 is/are the reason(s) that I need to request a modification of the terms of my mortgage loan, short sale or deed-in-lieu of foreclosure.
- 2. I understand that IndyMac Mortgage Services, the U.S. Department of the Treasury or their agents may investigate the accuracy of my statements, may require me to provide supporting documentation, and that knowingly submitting false information may violate federal law.
- 3. I understand that IndyMac Mortgage Services will pull a current credit report on all borrowers obligated on the Note.
- 4. I understand that if I have intentionally defaulted on my existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this document, that IndyMac Mortgage Services may cancel any modification or foreclosure prevention agreement and may pursue foreclosure on my home.
- 5. I have not received a condemnation notice, there has been no change in the ownership of the Property since I signed the documents for the mortgage that I want to modify, and: (A) for consideration for the Home Affordable Modification Program (HAMP) or unemployment assistance, my property is owner-occupied and I intend to reside in this property for the next twelve months, or (B) for consideration for the Home Affordable Foreclosure Alternatives Program (HAFA), my property has been owner-occupied within the last twelve months.
- 6. I am willing to provide all requested documents and to respond to all servicer questions in a timely manner.
- 7. I understand that IndyMac Mortgage Services will use the information in this document to evaluate my eligibility for a loan modification, forbearance, short sale or deed-in-lieu of foreclosure, but that IndyMac Mortgage Services is not obligated to offer me assistance based solely on the statements in this document.
- 8. I am willing to commit to credit counseling if it is determined that my financial hardship is related to excessive debt.
- 9. I understand that IndyMac Mortgage Services will collect and record personal information, including, but not limited to: my name, address, telephone number, Social Security Number, credit score, income, payment history, government monitoring information, and information about account balances and activity. I understand and consent to the disclosure of my personal information and the terms of any Making Home Affordable Agreement by IndyMac Mortgage Services to: (A) the U.S. Department of the Treasury, (B) Fannie Mae and Freddie Mac in connection with their responsibilities under the Homeowner Affordability and Stability Plan; (C) any investor, insurer, guarantor or servicer that owns, insures, guarantees or services my first lien or subordinate lien (if applicable) mortgage loan(s); (d) companies that perform support services in conjunction with Making Home Affordable; and (e) any HUD-certified housing counselor.

indywac w	ortgage Se	ervices Loar	i Number	

The undersigned h	nereby certifies under penalty of perjury that all statements in this document are true and correct.
Borrower	Co-Borrower
Signature	Signature
Date	Date
Social Security	

Homeowners Hotline

Social Security Number

If you have questions about this document or the modification process, please call your servicer. 1.800.781.7399.If you have questions about the program that your servicer cannot answer or need further counseling, you can call the Homeowners HOPE Hotline at 1-888-995-HOPE (4673). The Hotline can help with questions about the program and offers free HUD-certified counseling services in English and Spanish.

1.888.995.HOPE (Homeowners Hope Hotline)

NOTICE TO BORROWERS

Be advised that by signing this document you understand that any documents and information you submit to your servicer in connection with the Making Home Affordable Program are under penalty of perjury. Any misstatement of material fact made in the completion of these documents including but not limited to misstatemer regarding your occupancy in your home, hardship circumstances, and/or income, expenses, or assets will subject you to potential criminal investigation and prosecution for the following crimes: perjury, false statements, mail fraud, and wire fraud. The information contained in these documents is subject to examination and verification. Any potential misrepresentation will be referred to the appropriate law enforcement authority for investigation and prosecution. By signing this document you certify, represent and agree that: Under penalty of perjury, all documents and information I have provided to Lender in connection with the Making Home Affordable Program, including the documents and information regarding my eligibility for the program, are true and correct."

If you are aware of fraud, waste, abuse, mismanagement or misrepresentations affiliated with the Troubled Asset Relief Program, please contact the SIGTARP Hotline by calling 1 877 SIG 2009 (toll free), 202 622 4559 (fax), or www.sigtarp.gov and provide them with your name, our name as your servicer, your property address, loan number and reason for escalation. Mail can be sent to Hotline Office of the Special Inspector General for Troubled Asset Relief Program, 1801 L St. NW, Washington,



Acceptable Documentation to Supply Evidence of Income

Please provide all applicable information.

Each borrower must complete and submit the IRS Form 4506-T included on page 22 of this packet, as well as provide all required supporting income documentation for each declared income source as follows:

For each borrower (or other household member living in the home whose income you wish us to consider)* who is a salaried or hourly wage earner:

This includes full-time, part-time and temporary employees. This also applies to borrowers who receive income in the form of tips, commission, bonus, or incentives.

- Two (2) most recent pay stubs (two for each borrower). If paid weekly, please provide four (4) most recent paystubs (four for each borrower). Please note that paystubs must reflect an entire month of pay and that all submitted pay stubs must reflect at least part of the borrowers Social Security number (e.g. last four digits) or another type of identification number (e.g. employee ID, payroll number, etc.).
- Most recent filed federal tax return (signed with all pages and schedules).
- Signed 4506-T.
- Copies of two most recent bank statements.

For each borrower (or other household member living in the home whose income you wish us to consider)* who is self-employed:

Self-employed borrowers are people who own a business, work for themselves, and do not receive a W2. Selfemployed borrowers also include those who receive a 1099 for the income they earn.

- Most recent quarterly or year-to-date profit and loss statement (must be at least three consecutive months).
- Most recent filed federal tax return (personal and business, signed with all pages) with all schedules and 1099s.
- Signed 4506-T.
- Copies of two most recent bank statements.

For each borrower (or other household member living in the home whose income you wish us to consider)* who has income such as social security, disability or death benefits, pension, or public assistance:

Most recent filed federal tax return (signed with all pages and schedules).

- Signed 4506-T.
- Evidence of the amount and frequency of the benefits, such as letters, exhibits, a disability policy or benefits statement from the provider.
- Copies of the two most recent bank statements or deposit advances showing benefits amounts.

For each borrower (or other household member living in the home whose income you wish us to consider)* who is relying on alimony, child support or separation maintenance as qualifying income (NOTE: You are not required to disclose child support, alimony or separation maintenance income, unless you choose to have it considered by your servicer):

- Copy of divorce decree, separation agreement or other legal written agreement filed in court or court decree that provides for the amount of the alimony or child support payment and period of time over which it will be received.
- Signed 4506-T.
- Copies of the two most recent bank statements or deposit advances showing deposit accounts.

For each borrower (or other household member living in the home whose income you wish us to consider)* who has rental income:

- Most recent filed federal tax returns (signed with all pages and schedules including Schedule E - Supplement of Income and Loss to provide documentation of your rental income).
- Signed 4506-T.
- How to calculate rental income:
 - If rental income is from the rental of a portion of the borrower's principal residence, the rental income will be calculated at 75% of monthly gross rental income.
 - If the rental income is from properties other than the borrower's principal residence, the income will be calculated at 75% of the monthly gross rental income reduced by the monthly debt service on the property (e.g. principal, interest, taxes, insurance, mortgage insurance and association fees).
- * For non-borrowers living in the household who contribute to the borrower's monthly gross income stated on the application, please submit a signed letter from the nonborrower stating the income amount they routinely contribute.

Form **4506-T**

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 quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-908-9946. If you need a copy of your return, use Form 4506, Request for Copy of Tax Return. There is a fee to get a copy of your return. 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) 2b Second social security number or individual taxpayer identification If a joint return, enter spouse's name shown on tax return number if joint tax return Current address (including apt., room, or suite no.), city, state and ZIP code (see instructions) Previous address shown on the last return filed if different from line 3 (see instructions) 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 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. discloses your IRS transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party. 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 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 1120A, 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 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. Record of Account, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days 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 . Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2010, filed in 2011, will not be available from the IRS until 2012. If you need W-2 information for retirement purposes, you should contact 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. 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. 12/31/2011 12/31/2010 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 Caution: Do not sign this form unless all applicable lines have been completed. Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, either husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. Note. For transcripts being sent to a third party, this form must be received within 120 days of signature date. Telephone number of taxpayer on line 1a or 2a Signature (see instructions) Date Here Title (if line 1a above is a corporation, partnership, estate, or trust)

Spouse's signature

Date

Form

Fax Cover Sheet

Fax your completed financial packet, along with your documentation, to IndyMac Mortgage Services.

	IndyMac Mortgage Services
ax Number	1.866.435.7643
rst Name	
ast Name	
dyMac Mortgage Services	Loan Number
mail Address (required)	
hone Number	
lailing Address	
City, State, ZIP	
Customer Checklist	
lease read the important steps Borrower Co-Borrower	below and initial them to confirm that, for each borrower, you have completed each one:
	1. Completed and signed the Information Worksheet.
	2. Completed and signed the 4506-T form.
	Included all required proof of income and proof of assets.
	 Provided a detailed explanation of hardship.
	The state of the s
	5. Signed and completed all steps of the Hardship Affidavit.
/We agree that I/we have c	
/We agree that I/we have o	5. Signed and completed all steps of the Hardship Affidavit.