



Truist Bank  
P.O. Box 27767  
Richmond, VA 23261-7767

**Mortgage Loan Number:**

**Property Address:**

IF YOUR LOAN WAS DISCHARGED IN BANKRUPTCY OR YOU ARE UNDER THE PROTECTION OF THE AUTOMATIC STAY, THIS INFORMATION IS FOR NOTICE AND INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO COLLECT A DEBT.

**We Are Here to Help - call us at 800.443.1032**

Let us work with you to understand the issues affecting your mortgage payments. We'll explore what assistance may be available to you and discuss the forms and documentation needed to determine if you qualify for an option to avoid foreclosure.

**Skip the Call Queue- schedule an appointment**

[www.truist.com/mortgage/manage-your-mortgage/mortgage-assistance](http://www.truist.com/mortgage/manage-your-mortgage/mortgage-assistance)

Dear Client(s):

We understand that financial circumstances may change from time to time, affecting your ability to meet your obligations and we want you to know that assistance may be available to you in case you are unable to keep your payments current. We're concerned about your recently missed mortgage payment and want to offer our assistance in case you are unable to catch up.

Please contact us about resolving your delinquent mortgage account. The longer you wait, or the further the mortgage account falls behind, can make it more difficult to find a solution. According to the terms of the mortgage loan contract, we have the right to commence a foreclosure action and may use this option unless we can work with you for a solution to bring the mortgage loan current. In this communication is a package explaining possible foreclosure prevention alternatives, as well as detailed instructions on how to apply. Call us today to learn more about the options and instructions and on how to apply.

If you do not understand the contents of this letter, please obtain a translation immediately. You may also call us at 800.443.1032 and a representative can assist you in your preferred language.

If you need help, the following options may be possible (most are subject to lender approval):

- Refinance your loan with us or another lender (This option is not available for borrowers in Bankruptcy);
- Repayment - pay extra each month (more than your regular monthly payment amount) to get caught up on overdue amounts;
- Payment Forbearance- temporary relief with reduced or no mortgage payment
- Payment Deferral/Partial Claim- assistance to catch up on old payments
- Modification- permanent update of mortgage terms
- Sell or Transfer your property- options include, sell the home conventionally, request a short sale or a Deed-in-lieu

If you are not able to continue paying your mortgage, your best option may be to find more affordable housing. As an alternative to foreclosure, you may be able to sell your home and use the proceeds to pay off your current loan.

If you are a veteran whose entitlement was used to obtain this loan, you can lose your entitlement to a future VA loan guaranty. The Department of Veterans Affairs (VA) has guaranteed a portion of your loan and wants to ensure that you receive every reasonable opportunity to bring your loan current and retain your home. If you would like to obtain more information, you may visit the VA website at [www.va.gov](http://www.va.gov) or by calling a VA Loan Technician at 800.827.1000.

#### Additional Resources

For additional information about preventing foreclosure, avoiding fraud scams and accessing approved counseling at no cost to you:

- Visit us online at [truist.com/mortgageassistance](http://truist.com/mortgageassistance). If you have an online account, select Sign In and Manage.
- Find available HUD-approved housing counselors - Call the US Department of Housing and Urban Development at 800.569.4287 or visit [www.hud.gov/findacounselor](http://www.hud.gov/findacounselor)

Additionally, the Federal government provides contact information for housing counselors who can help you explore your options. You can access a list of these counselors by contacting the Consumer Financial Protection Bureau at [www.consumerfinance.gov/](http://www.consumerfinance.gov/), the Department of Housing and Urban Development at [www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm](http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm) or by calling 800.569.4287

If you decide to pursue a loan modification, Truist will determine if your property is located in a Special Flood Hazard Area (SFHA) as defined by the Federal Emergency Management Agency (FEMA). If your property is located in a SFHA, we will notify you in writing if you must obtain Flood Insurance or provide proof of adequate coverage as part of the loan modification process. If you already have Flood Insurance, we will review your policy to determine if the coverage amount is sufficient and will notify you if additional coverage is needed. Please be aware that loan modifications will not include optional insurance coverage.

Optional insurance products are offered at loan origination and may include voluntary policies such as Mortgage Life, Home Warranty, and Disaster Mortgage Protection. If you have any optional insurance coverage, please contact the optional insurance carrier directly to set up alternate billing.

For Fastest Processing	Regular Mail
Email: <a href="mailto:homepreservationdocuments@truist.com">homepreservationdocuments@truist.com</a> Fax: 877.589.0758	Truist Bank, VA-RVW-5113 PO BOX 26150 Richmond, VA 23260

If you have any questions, please contact our Mortgage Payment Solutions Department at 800.443.1032. Our business hours are 8 a.m. to 10 p.m., Monday through Thursday, 8 a.m. to 8 p.m., Friday and 9 a.m. to 1 p.m., ET, on Saturday.

Sincerely,

Truist Bank

Enclosures: Disclosure(s)  
Homeowner Checklist  
Information on Avoiding Foreclosure  
Frequently Asked Questions  
Mortgage Assistance Application Form  
4506-C

## IMPORTANT FEDERAL DISCLOSURES

- The Servicemembers Civil Relief Act (SCRA) provides important financial and legal protections to service members including caps on interest rates, stays of certain legal proceedings, protection from eviction, and termination of leases without repercussions. Learn more at [www.militaryonesource.mil](http://www.militaryonesource.mil).
- Free assistance from HUD-approved counseling agencies is available to help homeowners who are having problems making their mortgage payments. For a list of HUD-approved housing counseling agencies that can provide helpful information, you can contact the US Department of Housing and Urban Development (HUD) at 800.569.4287 or [www.hud.gov/findacounselor](http://www.hud.gov/findacounselor).
- This communication is an attempt to collect a debt and any information you provide, whether written or verbal, will be used for that purpose. However, if your debt is discharged in bankruptcy or you are protected by the automatic stay in a bankruptcy proceeding, Truist Bank recognizes that you may not be liable for this debt and this letter is not an attempt to collect a debt but is being sent for notice purposes only. If you are current on your loan account, the notice above is not intended to imply otherwise.

Qualified Written Requests (QWR), Notices of Error (NOE), and Requests for Information (RFI)

Federal Law permits you to contact us in writing regarding your account in order to request certain types of actions and/or information (with exceptions). These requests include (1) a Qualified Written Request, (2) a Notice of Error, and (3) a Request for Information. If you submit a QWR or NOE, please include your name, loan account number and the reason you believe the account is in error. If you submit an RFI, please include your name, loan account number and the specific information requested.

QUALIFIED WRITTEN REQUESTS, NOTICES OF ERROR, and REQUESTS FOR INFORMATION, must be mailed to:

Truist Bank  
ATTN: QWR/NOE/RFI  
P.O. Box 3307  
Greenville, SC 29602

- The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agencies that administer compliance with this law concerning this creditor are the Bureau of Consumer Financial Protection, 1700 G Street NW, Washington, DC 20552 and the Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580.



Equal Housing Lender. Truist Bank - NMLS #399803.

## STATE DISCLOSURES

If you are a California resident or your property is in California, the following may apply to you.

- As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligation.

If you are a resident of Ohio or your property is in Ohio, the following may apply to you.

- The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

If you are a resident of Oregon or your property is in Oregon, the following may apply to you.

- Borrowers: The Oregon Division of Financial Regulation (DFR) oversees residential mortgage loan servicers who are responsible for servicing residential mortgage loans in connection with real property located in Oregon and persons required to have a license to service residential mortgage loans in this state. If you have questions regarding your residential mortgage loan, contact your servicer at 800.634.7928. To file a complaint about unlawful conduct by an Oregon licensee or a person required to have an Oregon license, call DFR at 888-877-4894 or visit [dfr.oregon.gov](http://dfr.oregon.gov).

If you are a Texas resident or your property is in Texas, the following may apply to you.

- **Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.**

If you are a Utah resident or your property is in Utah, the following may apply to you.

- As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

If you are a Wisconsin resident or your property is in Wisconsin, the following may apply to you.

- No provisions of a marital property agreement, a unilateral statement under Section 766.59, or a court decree under Section 766.70, adversely affects the interest of the creditor unless the creditor, prior to the time credit is granted, is furnished a copy of the agreement, statement or decree, or has knowledge of the adverse provision when the obligation to the creditor is incurred.

**Homeowner Checklist**  
**For Your Information Only - Do Not Return with Your Borrower Response Package**

GET STARTED - Use this checklist to ensure you have completed all required forms and have the right information.

- Step 1  **Review the information provided** to help you understand your options, responsibilities, and next steps:
- Avoiding Foreclosure
  - Frequently Asked Questions
  - Beware of Foreclosure Rescue Scams
- Step 2  **Complete and sign the enclosed Mortgage Assistance Application Form.** Must be signed by all borrowers on the mortgage (notarization is not required) and must include:
- All income, expenses and assets for each borrower
  - An explanation of financial hardship that makes it difficult to pay the mortgage
  - Your acknowledgment and agreement that all information that you provide is true and accurate
- Step 3  **Complete and sign a dated copy of the enclosed IRS Form 4506C:**
- For each borrower, please submit a signed dated copy of IRS Form 4506C (Request for Transcript of Tax Return)
  - Borrowers who filed their tax returns jointly may send in one IRS Form 4506C signed and dated by both joint filers
- Step 4  **Provide required Hardship documentation. This documentation will be used to verify your hardship.**
- Follow the instructions set forth on the Mortgage Assistance Application Form (attached)
- Step 5  **Provide required income documentation.** This documentation will be used to verify your hardship and all of your income (including any alimony or child support that you choose to disclose and rely upon to qualify).
- Follow the instructions set forth on the Mortgage Assistance Application Form (attached)
  - You may also disclose any income from a household member who is not on the promissory note (non-borrower), such as a relative, spouse, domestic partner, or fiancé 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 4 of the Mortgage Assistance Application Form for specific details on income documentation
- Step 6  **Gather and send your completed Borrower Response Package at your earliest possible opportunity.**
- For Home Retention Requests**, you must send all required documentation listed in steps 2-5 above, and summarize below:
    - Mortgage Assistance Application Form (attached)
    - Income Documentation as outlined on page 4 of the Mortgage Assistance Application Form (attached)
    - Hardship Documentation as outlined on page 2 of the Mortgage Assistance Application Form (attached)
  - For Home Liquidation Requests** you must send all required documentation as outlined above **Plus:**
    - Sales contract (if applicable)
    - Estimated HUD-1 (if applicable)
    - Affidavit of ARM's Length Transaction signed by all parties (if applicable)
    - 3<sup>rd</sup> Party Authorization Form (if applicable)
    - MLS listing (if applicable)
    - 2 most recent bank statements
    - Last 2 years worth of tax returns
- Please fax all documents to 877.589.0758, or you may mail them to Truist Bank, VA-RVW-5113, PO BOX 26150, Richmond, VA 23260, or email them to: [homepreservationdocuments@truist.com](mailto:homepreservationdocuments@truist.com). Please include your loan number in the subject line as well as at the top of each page. Please do not email more than eight (8) attachments per submission. If you have additional attachments, please send a supplemental email.
- IMPORTANT REMINDERS:**
- If you cannot provide the documentation within the time frame provided, have other types of income not specified on Page 4 of the Mortgage Assistance Application Form, cannot locate some or all of the required documents, OR have any questions, please contact us at the number provided on Page 2.
  - Keep a copy of all documents and proof of mailing/emailing for your records. **Don't send original income or hardship documents. Copies are acceptable.**

**Questions? Contact us at 800.443.1032**

# Information on Avoiding Foreclosure

## Learn More About Options to Avoid Foreclosure

The variety of options summarized Below may help you keep your home. For example, you may be eligible to modify your mortgage, lowering your monthly payment to make it more affordable. Contact us to determine if you qualify.

Depending on your circumstances, staying in your home may not be possible. In this case, a short sale or deed-in-lieu of foreclosure may be a better choice than foreclosure - see the table below for more information.

Don't delay, failure to take action may result in foreclosure proceedings being initiated on your mortgage.

OPTIONS TO STAY		
	OVERVIEW	BENEFIT
<b>Reinstatement</b>	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 you have funds that will become available at a specific date in the future.
<b>Repayment Plan</b>	Pay back your past-due payments together with your regular payments over an extended period of time.	Allows you time to catch up on late payments without having to come up with a lump sum.
<b>Forbearance Plan</b>	Make reduced mortgage payments or no mortgage payments for a specific period of time.	Gives you time to improve your financial situation and possibly qualify for a better option that would be available right now.
<b>Payment Deferral</b>	A payment deferral allows for the past due amounts to be paid off at the end of the loan in a lump sum.	It adjusts the due date of your next scheduled monthly payment to bring your mortgage current.
<b>Modification</b>	Receive modified mortgage terms to make it more affordable or manageable after successfully making payments during a "trial period" (e.g., completing a three month trial period plan) that requires payment of the approximate amount of the modified payment.	Permanently modifies your mortgage so that your payments or terms are more manageable as a permanent solution to a long-term or permanent hardship.
OPTIONS TO LEAVE YOUR HOME		
	OVERVIEW	BENEFIT
<b>Short Sale</b>	Sell your home and pay off a portion of your mortgage balance when you owe more on the home that it is worth.	Allows you to transition out of your home without going through foreclosure. In some cases, relocation assistance may be available.
<b>Deed-in-Lieu of Foreclosure</b>	Transfer the ownership of your property to us.	Allows you to transition out of your home without going through foreclosure. In some cases, relocation assistance may be available.

## We Want to Help

Take action to gain peace of mind and control of your housing situation. Call us at 800.443.1032 and we'll talk about available options and help you understand the forms and documents we need from you to determine if you qualify for an option to avoid foreclosure.

## Frequently Asked Questions

### 1. Will It Cost Money to Get Help?

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

### 2. What is foreclosure?

Forfeiture of your home through a legal process where your mortgage company repossesses the property and you will have to move. This process may involve an eviction, you may remain liable for your first lien mortgage debt and it may be as long as seven years before you are eligible for another Fannie Mae or Freddie Mac loan.

### 3. What Happens Once I Have Sent the Borrower Response Package to You?

We will contact you within three business days of our receipt of your Borrower Response Package to confirm that we have received your package and will review it to determine whether it is complete. Within five business days of receipt of your request, we will send you a notice of incompleteness in the event there is any missing information or documentation that you must still submit. Once your application is considered complete by Truist, collection activities will stop while your application is being evaluated. If your request for assistance requires a property valuation, a copy of the valuation will be provided to you. We will then review your application to determine whether you are eligible for any loss mitigation options. The review will be completed within 30 days of a complete package notification and you will be notified of the decision.

### 4. What Happens to My Mortgage While You Are Evaluating My Borrower Response Package?

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

### 5. Will the Foreclosure Process Begin If I Do Not Respond to My Lender's Notices Regarding Missed Payments?

If you do not respond to your lender's notices to you regarding past due payments, your lender may refer your loan to foreclosure in accordance with your mortgage loan documents and applicable law.

### 6. Should I Still Contact My Lender if I Have Waited Too Long and My Property Has Been Referred to an Attorney for Foreclosure?

Yes, the sooner the better!

### 7. What if My Property is Scheduled for a Foreclosure Sale in the Future?

If your complete application and documents required for a Borrowers Response Package are received no later than 37 days prior to a scheduled foreclosure sale, then certain foreclosure activities may be suspended until all acceptance periods and any applicable appeal period for any loss mitigation option expire. If we receive your application at any time prior to the foreclosure sale date, we will conduct a thorough evaluation for requests received for retention options only. For all loss mitigation options, any foreclosure sale postponement or suspension will occur as permitted by state law, local court rules and public officials. **Please submit your Borrower Response Package as soon as possible.**

### 8. Will My Property be Sold at a Foreclosure Sale If I Accept a Foreclosure Alternative?

No. The property will not be sold at a foreclosure sale if you accept an offer for an alternative to foreclosure and comply with all requirements.

**9. Will My Credit Score Be Affected by My Late Payments or 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 requirements.

**10. Will My Credit Score Be Affected if I Accept a Foreclosure Prevention Option?**

While the effect on your credit will depend on your individual credit history, credit scoring companies generally would consider entering 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 are current on your mortgage or otherwise have a good credit score.

## Beware Of Foreclosure Rescue Scams!

Scam artists have stolen 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 you 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 have not been working with this person and/or do not know them.

**How to Report a Scam** - do one of the following:

- Go to [www.preventloanscams.org](http://www.preventloanscams.org) and fill out the Loan Modification Scam Prevention Network's (LMSPN) complaint form online and get more information on how to fight back. Note: you can also fill out this form and send to the fax number/e-mail/address (your choice!) on the back of the form.

Loan number: \_\_\_\_\_

## Mortgage Assistance Application

If you are having mortgage payment challenges, please complete and submit this application, along with the required documentation, to Truist Bank via mail: VA\_RVW-5113 PO Box 26150, Richmond VA 23260, fax: 877.589.0758, or by email to: HomePreservationDocuments@Truist.com. We will contact you within five business days to acknowledge receipt and let you know if you need to send additional information or documents.

We will use the information you provide to help us identify the assistance you may be eligible to receive. If you need help completing this application, please contact Truist Bank at 855.223.4680.

If you are experiencing a financial hardship you may be eligible for mortgage assistance from your state’s housing finance agency or other state or local government agency.

For a list of HUD-approved housing counseling agencies that can provide foreclosure prevention information, or information on state or local government mortgage assistance programs that may be available, contact one of the following federal government agencies:

- The U.S. Department of Housing and Urban Development (HUD) at (800) 569-4287 or [www.hud.gov/counseling](http://www.hud.gov/counseling)
- The Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or [www.consumerfinance.gov/mortgagehelp](http://www.consumerfinance.gov/mortgagehelp)

If you need assistance with translation or other language assistance, HUD-approved housing counseling agencies may be able to assist you. These services are provided without charge.

### Borrower Information

**Borrower’s name:** \_\_\_\_\_

Social Security Number: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

E-mail address: \_\_\_\_\_

Primary phone number: \_\_\_\_\_ Cell Home Work Other

Alternate phone number: \_\_\_\_\_ Cell

**Co-borrower’s name :** \_\_\_\_\_ Are you married to the Borrower?

Social Security Number: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

E-mail address: \_\_\_\_\_

Primary phone number: \_\_\_\_\_ Cell  Home Work  Other

Alternate phone number: \_\_\_\_\_ Cell Home Work Other

Preferred contact method (choose all that apply): Cell phone Home phone Work phone

Is either borrower on active duty with the military (including the National Guard and Reserves), the dependent of a borrower on active duty, or the surviving spouse of a member of the military who was on active duty at the time of death? Yes No

### Property Information

Property Address: \_\_\_\_\_

Mailing address (if different from property address): \_\_\_\_\_

- The property is currently: A primary residence A second home An investment property
- The property is (select all that apply): Owner occupied Renter occupied Vacant Condemned and/or notice received
- I want to: Keep the property Sell the property Transfer ownership of the property to my servicer Undecided

If you selected “Keep the property”, please select <i>one</i> of the following:	If you selected “Sell the property”, please select <i>one</i> of the following:
<input type="checkbox"/> I can resume payments but cannot bring my loan current <input type="checkbox"/> I can resume payments but I need the monthly payment to be lower <input type="checkbox"/> I cannot resume payments at this time and request a review for available options	<input type="checkbox"/> I wish to sell the property to satisfy the loan payoff <input type="checkbox"/> I wish to short sale the property

Is the property listed for sale?  Yes  No - If yes, provide the listing agent’s name and phone number--or indicate “for sale by owner” if applicable: \_\_\_\_\_

Is the property subject to condominium or homeowners’ association (HOA) fees?  Yes  No - If yes, indicate monthly dues: \$ \_\_\_\_\_

## Hardship Information

The hardship causing mortgage payment challenges began on approximately (date) \_\_\_\_\_ and is believed to be:

- Short-term (up to 6 months)
- Long-term or permanent (greater than 6 months)
- Resolved as of (date) \_\_\_\_\_

TYPE OF HARDSHIP (CHECK ALL THAT APPLY)	REQUIRED HARDSHIP DOCUMENTATION
<input type="checkbox"/> Unemployment	<ul style="list-style-type: none"> <li>■ Hardship letter (no additional supporting documentation required)</li> </ul>
<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)	<ul style="list-style-type: none"> <li>■ Hardship letter (no additional supporting documentation required)</li> </ul>
<input type="checkbox"/> Increase in housing-related expenses: a hardship that has caused an increase in your housing expenses due to circumstances outside your control (e.g., uninsured losses, increased property taxes, HOA special assessment)	<ul style="list-style-type: none"> <li>■ Hardship letter (no additional supporting documentation required)</li> </ul>
<input type="checkbox"/> Disaster (natural or man-made) impacting the property or borrower's place of employment	<ul style="list-style-type: none"> <li>■ Hardship letter (no additional supporting documentation required)</li> </ul>
<input type="checkbox"/> Long-term or permanent disability, or serious illness of a borrower/co-borrower or dependent family member	<ul style="list-style-type: none"> <li>■ Hardship letter AND</li> <li>■ Written statement from the borrower, or other documentation verifying disability or illness               <ul style="list-style-type: none"> <li>■ <b>Note:</b> Detailed medical information is not required, and information from a medical provider is not required</li> </ul> </li> </ul>
<input type="checkbox"/> Divorce or legal separation	<ul style="list-style-type: none"> <li>■ Hardship letter AND</li> <li>■ One of the following:               <ul style="list-style-type: none"> <li><input type="checkbox"/> Final divorce decree or final separation agreement <b>OR</b></li> <li><input type="checkbox"/> Recorded quitclaim deed</li> </ul> </li> </ul>
<input type="checkbox"/> Separation of borrowers unrelated by marriage, civil union, or similar domestic partnership under applicable law	<ul style="list-style-type: none"> <li>■ Hardship letter AND</li> <li>■ One of the following:               <ul style="list-style-type: none"> <li><input type="checkbox"/> Recorded quitclaim deed <b>OR</b></li> <li><input type="checkbox"/> Legally binding agreement evidencing that the non-occupying borrower or co-borrower has relinquished all rights to the property</li> </ul> </li> </ul>

<input type="checkbox"/> Death of borrower or death of either the primary or secondary wage earner	<ul style="list-style-type: none"> <li>■ Hardship letter AND</li> <li>■ One of the following: <ul style="list-style-type: none"> <li><input type="checkbox"/> Death certificate <b>OR</b></li> <li><input type="checkbox"/> Obituary or newspaper article reporting the death</li> </ul> </li> </ul>
<input type="checkbox"/> Distant employment transfer/relocation	<ul style="list-style-type: none"> <li>■ <b>For active duty service members:</b> Permanent Change of Station (PCS) orders or letter showing transfer.</li> <li>■ <b>For employment transfers/new employment :</b> Copy of signed offer letter or notice from employer showing transfer to a new location or written explanation if employer documentation not applicable, <b>AND</b></li> <li>■ Documentation that reflects the amount of any relocation assistance provided (not required for those with PCS orders)</li> </ul>
<input type="checkbox"/> Other - hardship that is not covered above:	<ul style="list-style-type: none"> <li>■ Written explanation describing the details of the hardship and any relevant documentation</li> </ul>

### Other Information

	Active Bankruptcy	Discharged Bankruptcy
BORROWER	<input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 13  Date Filed: _____	<input type="checkbox"/> Mortgage was reaffirmed Mortgage loan <input type="checkbox"/> Mortgage was reaffirmed <input type="checkbox"/> Unsure Date of discharge _____
COBORROWER	<input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 13  Date Filed: _____	<input type="checkbox"/> Mortgage was reaffirmed Mortgage loan <input type="checkbox"/> Mortgage was reaffirmed <input type="checkbox"/> Unsure  Date of discharge _____

## Current Borrower Assets

Exclude retirement funds such as a 401(k) or Individual Retirement Account (IRA), and college savings accounts such as a 529 Plan.

Checking account(s) and cash on hand	\$
Savings, money market funds, and Certificates of Deposit (CDs)	\$
Stocks and bonds (non-retirement accounts)	\$
Other:	\$

## Borrower Income

BORROWER			COBORROWER		
	PRIMARY JOB	SECONDARY JOB		PRIMARY JOB	SECONDARY JOB
<b>Name of Employer</b>					
<b>Start Date of Employment</b>					
<b>Frequency of Pay</b>	<input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Semimonthly <input type="checkbox"/> Monthly <input type="checkbox"/> Other	<input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Semimonthly <input type="checkbox"/> Monthly <input type="checkbox"/> Other		<input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Semimonthly <input type="checkbox"/> Monthly <input type="checkbox"/> Other	<input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Semi-monthly <input type="checkbox"/> Monthly <input type="checkbox"/> Other
<b>If you are paid less than 12 months out of the year, how many months are you paid?</b>	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10 <input type="checkbox"/> 11	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10 <input type="checkbox"/> 11		<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10 <input type="checkbox"/> 11	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10 <input type="checkbox"/> 11
<b>If you receive a bonus, commission or reward, how often is it received?</b>	<input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Semimonthly <input type="checkbox"/> Monthly <input type="checkbox"/> Other	<input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Semimonthly <input type="checkbox"/> Monthly <input type="checkbox"/> Other		<input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Semimonthly <input type="checkbox"/> Monthly <input type="checkbox"/> Other	<input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Semimonthly <input type="checkbox"/> Monthly <input type="checkbox"/> Other
<b>Will the bonus, commission or rewards continue?</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

MONTHLY TOTAL BORROWER INCOME TYPE & AMOUNT		REQUIRED INCOME DOCUMENTATION
Gross (pre-tax) wages, salaries and overtime pay, commissions, tips, and bonuses	\$	<ul style="list-style-type: none"> <li>■ Thirty days of pay stubs and documentation of year-to-date earnings if not on pay stub AND</li> <li>■ Two most recent bank statements showing income deposit amounts</li> </ul>
Self-employment income	\$	<ul style="list-style-type: none"> <li>■ Personal federal tax returns completed and signed by each Borrower/Co-Borrower, include all schedules AND</li> <li>■ Two most recent years of your Business federal tax return, including K-1, if applicable, completed and signed by Borrower or Co-Borrower, include all schedules AND</li> <li>■ The most recent signed and dated year-to-date Profit and Loss statement that reflects activity for the most recent twelve months OR</li> <li>■ Two most recent bank statements for the business account, include all pages (front and back), even if pages are blank</li> </ul>
Unemployment benefit income	\$	<ul style="list-style-type: none"> <li>■ No documentation required</li> </ul>
Taxable Social Security, pension, disability, death benefits, adoption assistance, housing allowance, and other public assistance	\$	<ul style="list-style-type: none"> <li>■ Award letters or other documentation showing the amount and frequency of the benefits AND</li> <li>■ Most recent complete and signed individual federal income tax return AND</li> <li>■ Two most recent bank statements showing deposit amounts or other documentation showing receipt of payment</li> </ul>
Non-taxable Social Security or disability income	\$	<ul style="list-style-type: none"> <li>■ Award letters or other documentation showing the amount and frequency of the benefits AND</li> <li>■ Most recent complete and signed individual federal income tax return AND</li> <li>■ Two most recent bank statements showing deposit amounts or other documentation showing receipt of payment</li> </ul>
Rental income (rents received, less expenses other than mortgage expense)	\$	<ul style="list-style-type: none"> <li>■ Two most recent bank statements demonstrating receipt of rent AND</li> <li>■ Current lease agreement</li> </ul>
Investment or insurance income	\$	<ul style="list-style-type: none"> <li>■ Two most recent investment statements AND</li> <li>■ Two most recent bank statements supporting receipt of the income</li> </ul>
Other sources of income not listed above (Note: Only include alimony, child support, or separate maintenance income if you choose to have it considered for repaying this loan)	\$	<ul style="list-style-type: none"> <li>■ Two most recent bank statements showing receipt of income AND</li> <li>■ Other documentation showing the amount and frequency of the income</li> </ul>

# Borrower Certification and Agreement

I certify, acknowledge, and agree to the following:

1. All of the information in this Borrower Assistance Mortgage Assistance Application 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 required documents, including any additional supporting documentation as requested, 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. When applying for loss mitigation assistance, certain costs may be charged to facilitate the review process, including appraisals, property inspections and valuation.
7. Charges associated with the servicing of my loan may be billed in the form of corporate advance and will appear on my periodic billing statement.
8. If during the servicer's review it is found that I have received a HAMP modification on this or any other property, I agree to the cancellation of any approved HAMP trial or final modification and understand I will be reviewed for non HAMP modification options.
9. 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.
10. The servicer or authorized third party\* will obtain a current credit report on all borrowers obligated on the Note.
11. 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.
12. I consent to being contacted concerning this application 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. \* I understand that by providing my phone number, I consent to Truist Bank, its affiliates, agents, and assignees of any of those contacting me at this number by calling, texting, or sending other electronic messages, from time to time, for any reason about my accounts with Truist Bank and its affiliates, including but not limited to, for collection and payment purposes, even if I have submitted a request to cease collection calls. I agree that automated dialing equipment or prerecorded voice messages may be used for any of these purposes.
13. Borrower understands, acknowledges, and agrees that the Lender and Other Loan Participants can obtain, use and share Borrower's tax return information for purposes of (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; (iii) marketing; or (iv) as otherwise permitted by applicable laws, including state and federal privacy and data security laws. The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns. The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of aforementioned parties' successors and assigns.

\_\_\_\_\_  
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.

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-C, visit [www.irs.gov](http://www.irs.gov) and search IVES.

<b>1a. Current name</b>			<b>2a. Spouse's current name (if joint return and transcripts are requested for both taxpayers)</b>			
i. First name	ii. Middle initial	iii. Last name/BMF company name	i. Spouse's first name	ii. Middle initial	iii. Spouse's last name	
<b>1b. First taxpayer identification number (see instructions)</b>			<b>2b. Spouse's taxpayer identification number (if joint return and transcripts are requested for both taxpayers)</b>			
<b>1c. Previous name shown on the last return filed if different from line 1a</b>			<b>2c. Spouse's previous name shown on the last return filed if different from line 2a</b>			
i. First name	ii. Middle initial	iii. Last name	i. First name	ii. Middle initial	iii. Last name	
<b>3. Current address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)</b>						
a. Street address (including apt., room, or suite no.)		b. City	c. State	d. ZIP code		
<b>4. Previous address shown on the last return filed if different from line 3 (see instructions)</b>						
a. Street address (including apt., room, or suite no.)		b. City	c. State	d. ZIP code		
<b>5a. IVES participant name, ID number, SOR mailbox ID, and address</b>						
i. IVES participant name <b>Equifax Workforce Solutions LLC</b>		ii. IVES participant ID number <b>300501</b>	iii. SOR mailbox ID <b>Equifax01</b>			
iv. Street address (including apt., room, or suite no.) <b>11432 Lackland Road</b>		v. City <b>Saint Louis</b>	vi. State <b>MO</b>	vii. ZIP code <b>63146</b>		
<b>5b. Customer file number (if applicable) (see instructions)</b>		<b>5c. Unique identifier (if applicable) (see instructions)</b>				
<b>5d. Client name, telephone number, and address (this field cannot be blank or not applicable (NA))</b>						
i. Client name <b>Truist Banks, Inc.</b>				ii. Telephone number <b>800-443-1032</b>		
iii. Street address (including apt., room, or suite no.) <b>1001 Semmes Avenue</b>		iv. City <b>Richmond</b>	v. State <b>VA</b>	vi. ZIP code <b>23224</b>		
<b>Caution:</b> This tax transcript is being sent to the third party entered on Line 5a and/or 5d. Ensure that lines 5 through 8 are completed before signing. (see instructions)						
<b>6. Transcript requested.</b> Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request for line 6 transcripts						
a. Return Transcript <input checked="" type="checkbox"/>		b. Account Transcript <input type="checkbox"/>		c. Record of Account <input type="checkbox"/>		
<b>7. Wage and income transcript (W-2, 1098-E, 1099-G, etc.)</b> <input type="checkbox"/>						
a. Enter a max of three form numbers here; if no entry is made, all forms will be sent.						
b. Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers						
Line 1a	<input type="checkbox"/>	Line 2a	<input type="checkbox"/>			
<b>8. Year or period requested.</b> Enter the ending date of the tax year or period using the mm dd yyyy format (see instructions)						
<b>12/31/2024</b>		<b>12/31/2023</b>		<b>12/31/2022</b>		
<b>Caution:</b> Do not sign this form unless all applicable lines have been completed.						
<b>Signature of taxpayer(s).</b> I declare that I am either the taxpayer whose name is shown on line 1a or, if applicable, line 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; however, if both spouses' names and TINs are listed in lines 1a-1b and 2a-2b, both spouses must sign the request. 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-C on behalf of the taxpayer. <b>Note:</b> This form must be received by IRS within 120 days of the signature date.						
<input checked="" type="checkbox"/> <b>Signatory attests that he/she has read the above attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.</b>						
<b>Sign Here</b>	Signature for Line 1a (see instructions)		Date	Phone number of taxpayer on line 1a or 2a		
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed			
	Print/Type name					
	Title (if line 1a above is a corporation, partnership, estate, or trust)					
	Spouse's signature (required if listed on Line 2a)			Date		
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed			
Print/Type name						

# Instructions for Form 4506-C, IVES Request for Transcript of Tax Return

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

## Future Developments

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

**What's New.** Form 4506-C includes the Client company requesting transcripts and increased the number of Wage and Income transcripts requests.

## General Instructions

**Caution:** Do not sign this form unless all applicable lines have been completed.

**Designated Recipient Notification.** Section 6103(c) limits disclosure and use of return information received pursuant to the taxpayer's consent and holds the recipient subject to penalties for any unauthorized access, other use, or redisclosure without the taxpayer's express permission or request.

**Taxpayer Notification.** Section 6103(c) limits disclosure and use of return information provided pursuant to your consent and holds the recipient subject to penalties, brought by private right of action, for any unauthorized access, other use, or redisclosure without your express permission or request.

**Purpose of form.** Use Form 4506-C to request tax return information through an authorized IVES participant. You will designate an IVES participant to receive the information on line 5a.

**Note:** If you are unsure of which type of transcript you need, check with the party requesting your tax information.

**Where to file.** The IVES participant will fax Form 4506-C with the approved IVES cover sheet to their assigned Service Center.

## Chart for ordering transcripts

If your assigned Service Center is:	Fax the requests with the approved coversheet to:
Austin Submission Processing Center	Austin IVES Team 844-249-6238
Kansas City Submission Processing Center	Kansas City IVES Team 844-249-8128
Ogden Submission Processing Center	Ogden IVES Team 844-249-8129

## Specific Instructions

**Line 1a/2a (if spouse is also requested).** For IMF Requests: Enter the First, Middle Initial, and Last Name in the indicated fields. If all characters will not fit, please enter up to 12 for First name and 22 for Last name. For BMF Requests: Enter the company name in the Last Name field. If all characters will not fit, please enter up to 22.

**Line 1b/2b (if spouse is also requested).** Enter the social security number (SSN) or individual taxpayer identification number (ITIN) for the individual listed on line 1a including the dashes in the correct format, or enter the employer identification number (EIN) for the business listed on line 1a including the dashes in the correct format.

**Line 1c/2c (if spouse is also requested).** Enter your previous name as shown on your last filed tax return if different than line 1a.

**Line 3.** Enter your current address in the indicated fields. If you use a P.O. Box, include it and the number in the Current Address field.

**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, or Form 8822-B, Change of Address or Responsible Party — Business, with Form 4506-C.

**Line 5b.** Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

**Line 5c.** Enter up to 10 alpha-numeric characters to create a unique identifier that will show in the mailbox file information. The unique identifier cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

**Note.** If you use an SSN, we will not input the information and the customer file number or unique identifier will reflect a generic entry of "9999999999".

**Line 5d.** Enter the Client company name, address, and phone number in the indicated fields. A Client company receives the requested tax transcripts from the IVES participant. If the IVES participant is also the Client company, the IVES participant information should be entered on Line 5a and 5d. These fields cannot be blank or Not Applicable (NA).

**Line 6.** Enter only one tax form number (1040, 1065, 1120, etc.) per request for all line 6 transcripts request types.

**Line 6a.** Return Transcript 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-H, Form 1120-L, and Form 1120-S. Return transcripts are available for the current year and returns processed during the prior 3 processing years.

**Line 6b.** Account Transcript 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.

**Line 6c.** Record of Account 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.

**Line 7.** The IRS can provide a transcript that includes data from these information returns: Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. Enter up to three information return types. If no specific type is requested, all forms will be provided. 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, Form W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need Form W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213.

**Line 8.** Enter the end date of the tax year or period requested in mm dd yyyy format. This may be a calendar year, fiscal year or quarter. Enter each quarter requested for quarterly returns. Example: Enter 12 31 2018 for a calendar year 2018 Form 1040 transcript.



*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 if unchecked.*

**Signature and date.** Form 4506-C must be signed and dated by the taxpayer listed on line 1a and, if listed, 2a. The IRS must receive Form 4506-C within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines, including lines 5a through 8, are completed before signing.

**Authorized Representative:** A representative can sign Form 4506-C for a taxpayer if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5a, and Form 2848 is attached to the Form 4506-C request. 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. If Form 4506-C is signed by a representative, the Authorized Representative check box must be marked.

**Electronic Signature:** Only IVES participants that opt in to the Electronic Signature usage can accept electronic signatures. Contact the IVES participant for approval and guidance for electronic signatures. If the Form 4506-C is signed electronically, the Electronic Signature check box must be marked.

**Individuals.** Transcripts listed on line 6 may be furnished to either spouse if jointly filed. Signatures are required for all taxpayers listed on Line 1a and 2a.

**Corporations.** Generally, Form 4506-C 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-C but must provide documentation to support the requester's right to receive the information.

**Partnerships.** Generally, Form 4506-C can be signed by any person who was a member of the partnership during any part of the tax period requested on line 8.

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

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

**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-C 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.  
**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-C 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.