Dear Customer:

Your mortgage payment is currently past due and your loan is in default. We are concerned about your missed mortgage payment – and want you to be aware of assistance available to you – in case you are unable to bring your payments current.

We Are Here to Help You
It is critical that you work with us on a resolution for any issues that affect your ability to make timely mortgage payments, whether your challenges are temporary or long term. The sooner you respond, the more quickly we can determine whether you qualify for assistance.

Options May Be Available
The right option for you depends on your individual circumstances. If you provide all required information and documentation about your situation, we can determine if you qualify for temporary or long-term relief, including solutions that may allow you to stay in your home (refinance, repayment, forbearance, loan modification) or leave your home while avoiding foreclosure (short sale or deed-in-lieu of foreclosure). For more details, please see the attachment on Avoiding Foreclosure.

Send Us the Information We Need to Help You
Requesting help is the first step. Start by providing information and documentation to help us understand the challenges you are facing. To do this, follow the detailed instructions on the attached Homeowner Checklist to complete and submit your Borrower Response Package to us.

Once we have received and evaluated your information, we will contact you regarding your options and next steps.

Learn More and Act Now
For more information, please see the Frequently Asked Questions and other information provided with this letter. If you need assistance, contact our customer support team at 866-229-1656.

Remember, you need to take action by completing and returning the entire Borrower Response Package within 30 days from the date of this letter.

Sincerely,

Trustmark National Bank
Loan Servicing – Mortgage

TO RECEIVE HELP WITH YOUR MORTGAGE, YOU MUST ACT WITHIN 30 DAYS FROM THE DATE OF THIS LETTER.

1. See the instructions on the Homeowner Checklist
2. Review:
   - Avoiding Foreclosure
   - Frequently Asked Questions
   - Beware of Foreclosure Rescue Scams
3. Submit required Borrower Response Package:
   - Uniform Borrower Assistance Form (Borrower Assistance Form) (attached)
   - IRS Form 4506-T or 4506-TEZ (attached)
   - Income documentation (described on Borrower Assistance Form)
   - Hardship documentation (described on Borrower Assistance Form)

If you need assistance, contact us immediately at: 866-229-1656

Trustmark National Bank
Loan Servicing - Mortgage
P.O. Box 1928
Brandon, MS 39043-1928
www.trustmark.com
## 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 Scams

### Step 2
- **Complete and sign the enclosed Borrower Assistance 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 4506T or 4506T-EZ**
  - [ ] For each borrower, please submit a signed, dated copy of IRS Form 4506T or 4506T-EZ (Request for Transcript of Tax Return)
  - [ ] Borrowers who filed their tax returns jointly may send in one IRS Form 4506-T 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 Borrower Assistance 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 Borrower Assistance 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 2 of the Borrower Assistance Form for specific details on income documentation.

### Step 6
- **Gather and send completed documents—your Borrower Response Package—no later than 30 days from the date of this letter.** You must send in all required documentation listed in steps 2-4 above, and summarized below:
  - [ ] Borrower Assistance Form (attached)
  - [ ] Form 4506T or 4506T-EZ (attached)
  - [ ] Income Documentation as outlined on Page 2 of the Borrower Assistance Form (attached)
  - [ ] Hardship Documentation as outlined on Page 3 of the Borrower Assistance Form (attached)

Please mail all documents above to us: Trustmark National Bank – Loss Mitigation, P.O. Box 1928, Brandon, MS 39042-1928. You may also fax the documents to 601-949-4411.

### IMPORTANT REMINDERS:
  - [ ] If you cannot provide the documentation within the time frame provided, have other types of income not specified on Page 2 of the Borrower Assistance Form, cannot locate some or all of the required documents, OR have any questions, please contact us at 866-229-1656.
  - [ ] 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 866-229-1656*
**Information on Avoiding Foreclosure**
*For Your Information Only - Do Not Return with Your Borrower Response Package*

**Mortgage Programs Are Available to Help**
There are a variety of programs available to help you resolve your delinquency and keep your home. You may be eligible to refinance or modify your mortgage to make your payments and terms more manageable, for instance, lowering your monthly payment to make it more affordable. Or, if you have missed a few payments, you may qualify for a temporary (or permanent) solution to help you get your finances back on track. Depending on your circumstances, staying in your home may not be possible. However, a short sale or deed-in-lieu of foreclosure may be a better choice than foreclosure, see the table below for more information:

<table>
<thead>
<tr>
<th>OPTION</th>
<th>OVERVIEW</th>
</tr>
</thead>
<tbody>
<tr>
<td>Refinance</td>
<td>Receive a new loan with lower interest rate or other favorable terms</td>
</tr>
<tr>
<td>Reinstatement</td>
<td>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</td>
</tr>
<tr>
<td>Repayment Plan*</td>
<td>Pay back your past-due payments together with your regular payments over an extended period of time</td>
</tr>
<tr>
<td>Forbearance Plan*</td>
<td>Make reduced mortgage payments or no mortgage payments for a specific period of time</td>
</tr>
<tr>
<td>Modification</td>
<td>Receive modified terms of your mortgage to make it more affordable or manageable after successfully making the reduced payment during a “trial period” (i.e., completing a three [or four] month trial period plan)</td>
</tr>
<tr>
<td>Short Sale</td>
<td>Sell your home and pay off a portion of your mortgage balance when you owe more on the home than it is worth</td>
</tr>
<tr>
<td>Deed-in-Lieu of Foreclosure</td>
<td>Transfer the ownership of your property to us</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>BENEFIT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Makes your payment or terms more affordable</td>
</tr>
<tr>
<td>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</td>
</tr>
<tr>
<td>Allows you time to catch up on late payments without having to come up with a lump sum</td>
</tr>
<tr>
<td>Have time to improve your financial situation and get back on your feet</td>
</tr>
<tr>
<td>Permanently modifies your mortgage so that your payments or terms are more manageable as a permanent solution to a long-term or permanent hardship</td>
</tr>
<tr>
<td>Allows you to transition out of your home without going through foreclosure. In some cases relocation assistance may be available</td>
</tr>
<tr>
<td>Allows you to transition out of your home without going through foreclosure. In some cases relocation assistance may be available. This is useful when there are no other liens on your property</td>
</tr>
</tbody>
</table>

**We Want to Help**
Take action and gain peace of mind and control of your situation. Complete and return the Borrower Response Package to start the process of getting the help you need now.
Frequently Asked Questions
For Your Information Only - Do Not Return with Your Borrower Response Package

1. Why Did I Receive This Package?
You received this package because we have not received one or more of your monthly mortgage payments and want to help you keep your home if at all possible. We are sending this information to you now so that we can work with you to quickly resolve any temporary or long-term financial challenge you face to making all of your late mortgage payments.

2. Where Can I Find More Information on Foreclosure Prevention?
Please see the Avoiding Foreclosure attachment in this package for more information, or you can contact Trustmark Bank at 866-229-1656. Additional foreclosure prevention information is provided by www.trustmark.com or Fannie Mae at KnowYourOptions.com or Freddie Mac at FreddieMac.com/avoidforeclosure.

3. Will I Be Evaluated for the Federal Home Affordable Modification Program (HAMP) When I Submit My Borrower Response Package?
If you are not eligible for a refinance, reinstatement, repayment, or forbearance plan based on the information you provide, we will evaluate you for participation in the Home Affordable Modification Program (HAMP). If you are not eligible for HAMP, we will evaluate you for a non-HAMP Fannie Mae/Freddie Mac loan modification.

4. Will It Cost Money to Get Help?
There should never be a fee from your servicer 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.

5. 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. We cannot guarantee that you will receive any (or a particular type of) assistance.

Within 30 days of receipt of a complete Borrower Response Package, we will let you know which foreclosure alternatives, if any, are available to you and will inform you of your next steps to accept our offer. However, if you submit your complete Borrower Response Package less than 37 days prior to a scheduled foreclosure sale date, we will strive to process your request as quickly as possible, but you may not receive a notice of incompleteness or a decision on your request prior to sale. Please submit your Borrower Response Package as soon as possible.

6. 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.

7. Will the Foreclosure Process Begin If I Do Not Respond to This Letter?
If you have missed four monthly payments or there is reason to believe the property is vacant or abandoned, we may refer your mortgage to foreclosure regardless of whether you are being considered for a modification or other types of foreclosure alternatives.

8. What Happens if I Have Waited Too Long and My Property Has Been Referred to an Attorney for Foreclosure? Should I Still Contact You?
Yes, the sooner the better!

9. What if My Property is scheduled for a Foreclosure Sale in the Future?
If you submit a complete Borrower Response Package less than 37 calendar days before a scheduled foreclosure sale, there is no guarantee we can evaluate you for a foreclosure alternative in time to stop the foreclosure sale. Even if we are able to approve you for a foreclosure alternative prior to a sale, a court with jurisdiction over the foreclosure proceeding (if any) or public official charged with carrying out the sale may not halt the scheduled sale.
Frequently Asked Questions Continued:

10. 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 once you accept a foreclosure alternative, such as a forbearance or repayment plan, and comply with all requirements.

11. 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.

12. Will My Credit Score Be Affected if I Accept a Foreclosure Prevention Option?
While the affect 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.

13. Is Foreclosure Prevention Counseling Available?
Yes, HUD-approved counselors are available to provide you with the information and assistance you may need to avoid foreclosure. You can use the search tool at http://www.hud.gov/offices/hsg/sfh/hcc/fc/ to find a counselor near you.

14. I Have Seen Ads and Flyers From Companies Offering to Help Me Avoid Foreclosure for a Fee. Are These Companies on the Level?
Foreclosure prevention has become a target for scam artists. We suggest using the HUD Web site referenced in question 13 to locate a counselor near you. Also, please refer to the attached document called “Beware of Foreclosure Rescue Scams” for more information.

BEWARE OF FORECLOSURE RESCUE SCAMS — TIPS & WARNING SIGNS
For Your Information Only - Do Not Return with Your Borrower Response Package

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

How to Spot a Scam – beware of a company or person who:

- Asks for a fee in advance to work with your lender to modify, refinance or reinstate your mortgage.
- Guarantees they can stop a foreclosure or get your loan modified.
- Advises you to stop paying your mortgage company and pay them instead.
- Pressures you to sign over the deed to your home or sign any paperwork that you haven’t had a chance to read, and 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 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.
- Call 1(888)995-HOPE (4673) and tell the counselor about your situation and that you believe you got scammed or know of a scam.

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

If you are experiencing a temporary or long-term hardship and need help, you must complete and submit this form along with ALL required documentation to be considered for available solutions.

On this page, you must disclose information about (1) you and your intentions to either keep or transition out of your home; (2) the property’s status; (3) bankruptcy; and (4) your credit counseling agency. Beginning on Page 2, you must disclose information about all of your income, expenses and assets. You will be asked to submit all of the required income documentation in support of your request for assistance. Then on Page 3 through 5, you must complete the Hardship Affidavit in which you disclose the complete nature of your hardship. The Hardship Affidavit informs you of the required documentation that you must submit in support of your hardship claim. Please include your Trustmark Account Number at the bottom of each page and initial.

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

REMINDER: The Borrower Response Package you need to return consists of: (1) this completed, signed and dated Borrower Assistance Form; (2) completed and signed IRS Form 4506T-EZ if you filed simple IRS EZ forms otherwise a 4506T for all other IRS filers; (3) required income documentation; and (4) required hardship documentation.

Loan Number: ____________________________ (usually found on your monthly mortgage statement)
Servicer’s Name: TRUSTMARK NATIONAL BANK – MORTGAGE LOAN ADMINISTRATION, P.O.Box 522, Jackson, Ms. 39205-0522.

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

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

The property is currently:  [ ] Owner Occupied  [ ] Renter Occupied  [ ] Vacant

BORROWER

<table>
<thead>
<tr>
<th>BORROWER’S NAME</th>
<th>CO-BORROWER’S NAME</th>
</tr>
</thead>
<tbody>
<tr>
<td>SOCIAL SECURITY NUMBER</td>
<td>SOCIAL SECURITY NUMBER</td>
</tr>
<tr>
<td>DATE OF BIRTH</td>
<td>DATE OF BIRTH</td>
</tr>
</tbody>
</table>

HOME PHONE NUMBER WITH AREA CODE | HOME PHONE NUMBER WITH AREA CODE

CELL OR WORK NUMBER WITH AREA CODE | CELL OR WORK NUMBER WITH AREA CODE

MAILING ADDRESS

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

Is the property listed for sale?  [ ] Yes  [ ] No

If yes, what was the listing date? ______________________________

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

Date of offer: ______________________________ Amount of Offer: $ ______________________________

Agent’s Name: ______________________________

Agent’s Phone Number: ______________________________

For Sale by Owner?  [ ] Yes  [ ] No

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

Total monthly amount: $ ______________________________

Name and address that fees are paid to: ______________________________

Have you contacted a credit-counseling agency for help?  [ ] Yes  [ ] No

If yes, please complete the counselor contact information below:

Counselor’s Name: ______________________________

Agency’s Name: ______________________________

Counselor’s Phone Number: ______________________________

Counselor’s Email Address: ______________________________

Have you filed for bankruptcy?  [ ] Yes  [ ] No

If yes:  [ ] Chapter 7  [ ] Chapter 11  [ ] Chapter 12  [ ] Chapter 13

Filing Date: ______________________________

Has your bankruptcy been discharged?  [ ] Yes  [ ] No

Bankruptcy case number: ______________________________

Is any borrower an active duty service member?  [ ] Yes  [ ] No

Has any borrower been deployed away from his/her primary residence or received a Permanent Change of Station order?  [ ] Yes  [ ] No

Is any borrower the surviving spouse of a deceased service member who was on active duty at the time of death?  [ ] Yes  [ ] No

TRUSTMARK ACCOUNT: ____________________________ Initial: ____________________________
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<th>Monthly Household Income</th>
<th>Monthly Household Expenses and Debt Payments</th>
<th>Household Assets (associated with the property and/or borrower(s))</th>
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</thead>
<tbody>
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<td>Gross wages</td>
<td>First Mortgage Payment</td>
<td>Checking Account(s)</td>
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<tr>
<td>Overtime</td>
<td>Second Mortgage Payment</td>
<td>Checking Account(s)</td>
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<tr>
<td></td>
<td></td>
<td>$</td>
</tr>
<tr>
<td>Child Support / Alimony*</td>
<td>Homeowner’s Insurance</td>
<td>Savings</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$</td>
</tr>
<tr>
<td>Non-taxable social</td>
<td>Property Taxes</td>
<td>Money Market</td>
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<td>security/SSDI</td>
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</tr>
<tr>
<td></td>
<td>HOA/Condo Fees/Property Maintenance</td>
<td>CDs</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$</td>
</tr>
<tr>
<td>Tips, commissions, bonus</td>
<td>Installment or Personal Loan(s)</td>
<td>Stocks / Bonds</td>
</tr>
<tr>
<td>and self-employed income</td>
<td>(total minimum payment per month)</td>
<td>$</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$</td>
</tr>
<tr>
<td>Rents Received</td>
<td>Credit Cards (total minimum payment per month)</td>
<td>Other Cash on Hand</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$</td>
</tr>
<tr>
<td>Unemployment Income</td>
<td>Car Lease Payments</td>
<td>Other Investment accounts</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$</td>
</tr>
<tr>
<td>Food Stamps/Welfare</td>
<td>Alimony, child support payments</td>
<td>$</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$</td>
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<tr>
<td>other</td>
<td>Insurance: Medical/Life/Dental</td>
<td>Other Real Estate (estimated value)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$</td>
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<tr>
<td>Other</td>
<td>Medical Expenses’ Prescriptions</td>
<td>Other Raw Land</td>
</tr>
<tr>
<td></td>
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<tr>
<td>Other</td>
<td>Child Care</td>
<td>Other</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$</td>
</tr>
<tr>
<td>Other</td>
<td>Union Dues or other Fees</td>
<td>Other</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$</td>
</tr>
<tr>
<td>Other</td>
<td>Gasoline (Automobile, Motorcycle, etc.)</td>
<td>Other</td>
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<tr>
<td></td>
<td></td>
<td>$</td>
</tr>
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<td>Other</td>
<td>Utilities (Gas, Water, electric, Telephone,</td>
<td>Other</td>
</tr>
<tr>
<td></td>
<td>etc.)</td>
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<td>Other</td>
<td>Mortgage Payments on other properties</td>
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<tr>
<td>Other</td>
<td>Groceries/household items/Other:</td>
<td>Other</td>
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<td></td>
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<tr>
<td>Total (Gross income)</td>
<td>Total Household Expenses and Debt Payments</td>
<td>Total Assets</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Lien Holder’s Name</th>
<th>Balance and Interest Rate</th>
<th>Loan Number</th>
<th>Lien Holder’s Phone Number</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>$</td>
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</tr>
</tbody>
</table>

**TRUSTMARK ACCOUNT:** ____________________________ **Initial:** ____________________________

**10C**

Trustmark Bank, Loan Servicing – Mortgage, P. O Box 1928, Brandon, Ms. 39043-1928.  Phone: 866-229-1656
### BORROWER ASSISTANCE FORM - REQUIRED INCOME DOCUMENTATION

(May not be more than 90 days old)

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
</table>
| **☐ Do you have an active checking, savings or credit union account?** | **☐ YES?** For each borrower and co-borrower, please provide two of the most recent statements for each account (checking, savings, credit union).  
**☐ NO?** Please provide a written statement below indicating that you do not currently have an active account. |
|   |   |
|   |   |
|   | Borrower:  
Co-Borrower:  |
| **☐ Do you earn a salary or hourly wage?** For each borrower who is a salaried employee or paid by the hour, include two of the most recent paystub(s) for each borrower, reflecting the most recent 30 days’ earnings and documentation reflecting year-to-date earnings, if not reported on the paystubs (e.g. signed letter or printout from employer). | **☐ Are you self-employed?** For each borrower who receives self-employed income, include a complete, signed individual federal income tax return and, as applicable, the business tax return; AND either the most recent signed and dated quarterly or year-to-date profit/loss statement that reflects activity for the most recent three months. Copies of two most recent bank statements for the business account evidencing continuation of business activity. |
|   |   |
|   |   |
| For all Borrowers: A signed and dated Request for transcript of IRS Tax Return. **This form is required even if you have not filed or are not required to file tax returns**  
- If you filed an IRS Form 1040 EZ, please complete and sign the IRS Form 4506-T-EZ.  
- For all other IRS filings, please complete and sign the Form 4506T. Borrowers who filed their tax returns jointly may send in one IRS Form 4506T-EZ signed and dated by both the joint filers. |
| **☐ Do you have any additional sources of income?** Provide for each borrower as applicable:  
"Other Earned Income" such as bonuses, commissions, housing allowance, tips, or overtime: |   |
|   |   |
|   |   |
|   |   |
|   | **☐ Reliable third-party documentation describing the amount and nature of the income (e.g., paystub, employment contract or printouts documenting tip income).** |
|   | **☐ Social Security, disability or death benefits, pension, public assistance, or adoption assistance:** |
|   |   |
|   |   |
|   |   |
|   | **☐ Documentation showing the amount and frequency of the benefits, such as letters, exhibits, disability policy or benefits statement : and** |
|   | **☐ Documentation showing the receipt of payment, such as copies of the two most recent bank statements showing deposit amounts.** |
|   | **☐ Rental income:** |
|   |   |
|   |   |
|   |   |
|   | **☐ Copy of the most recent filed federal tax return with all schedules, including Schedule E—Supplement Income and Loss. Rental income for qualifying purposes will be 75% of the gross rent you reported reduced by the monthly debt service on the property, if applicable; or** |
|   | **☐ If rental income is not reported on Schedule E – Supplemental Income and Loss, provide a copy of the current lease agreement with either bank statements or cancelled rent checks demonstrating receipt of rent.** |
|   | **☐ Investment income:** |
|   |   |
|   |   |
|   |   |
|   | **☐ Copies of the two most recent investment statements or bank statements supporting receipt of this income.** |
|   | **☐ Alimony, child support, or separation maintenance payments as qualifying income:** |
|   |   |
|   |   |
|   |   |
|   | **☐ Copy of divorce decree, separation agreement, or other written legal agreement filed with a court, or court decree that states the amount of the alimony, child support, or separation maintenance payments and the period of time over which the payments will be received, and** |
|   | **☐ Copies of your two most recent bank statements or other third-party documents showing receipt of payment.** |
| **** Alimony, child support or separate maintenance income need not be disclosed if you do not choose to have it considered for repaying your mortgage debt.**  
*** Include rental income received from all properties you own EXCEPT a property for which you are seeking mortgage assistance.**  
**** Include mortgage payments on all properties you own EXCEPT your principal residence and the property for which you are seeking mortgage assistance.** |
BORROWER ASSISTANCE FORM - HARDSHIP AFFIDAVIT

<table>
<thead>
<tr>
<th>HARDSHIP AFFIDAVIT</th>
</tr>
</thead>
<tbody>
<tr>
<td>I am requesting review of my current financial situation to determine whether I qualify for temporary or permanent mortgage loan relief options. Date Hardship Began is: ______________________</td>
</tr>
</tbody>
</table>

<p>| |</p>
<table>
<thead>
<tr>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>I believe that my situation is:</td>
</tr>
<tr>
<td>☐ Short-term (under 6 months) ☐ Medium-term (6 – 12 months) ☐ Long-term or Permanent Hardship (greater than 12 months)</td>
</tr>
</tbody>
</table>

| Has the reason for your hardship been resolved? (check one) | ☐ Yes ☐ No |

<table>
<thead>
<tr>
<th>For us to better understand your current situation, please explain your hardship in detail in the area below.</th>
</tr>
</thead>
<tbody>
<tr>
<td><em><strong><strong>An explanation is required</strong></strong></em></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Borrower</th>
<th>____________________________</th>
<th>Date: ______________</th>
</tr>
</thead>
<tbody>
<tr>
<td>Co-Borrower:</td>
<td>____________________________</td>
<td>Date: ______________</td>
</tr>
</tbody>
</table>

| If additional space is needed for explanation, please include an additional page. |

Trustmark Bank, Loan Servicing – Mortgage, P. O Box 1928, Brandon, Ms. 39043-1928. Phone: 866-229-1656
BOREDER ASSISTANCE FORM - HARDSHIP AFFIDAVIT Cont.

I am having difficulty making my monthly payment because of reason set forth below:
(Please check all that apply and note the primary reason. Submit required documentation demonstrating each hardship)

<table>
<thead>
<tr>
<th>If Your Hardship is:</th>
<th>Include all required documentation in addition to Required Income Documentation (May not be more than 90 days old):</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐ Unemployment</td>
<td>☐ Copy of benefits statement or letter from the provider that states the amount, frequency, and duration of the benefit. Documentation must show receipt of unemployment benefits have begun or will begin within 60 days.</td>
</tr>
<tr>
<td>☐ 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)</td>
<td>☐ Written explanation describing the details of the reduction of income and relevant documentation</td>
</tr>
<tr>
<td>☐ Increase in Housing Expenses: a hardship that has caused an increase in your housing expenses due to circumstances outside your control</td>
<td>☐ Written explanation describing the details of the increase in Housing Expenses and relevant documentation</td>
</tr>
<tr>
<td>☐ Divorce or legal separation; Separation of Borrowers unrelated by marriage, civil union or similar domestic partnership under applicable law</td>
<td>☐ Divorce decree or separation agreement signed by the court; OR Current credit report evidencing divorce, separation, or non-occupying borrower has a different address; If executed, a recorded quitclaim deed or assumption warranty deed evidencing that the non-occupying Borrower or co-Borrower has relinquished all rights to the property</td>
</tr>
<tr>
<td>☐ Death of a borrower or the primary or secondary wage earner in the household</td>
<td>☐ Death certificate; OR Obituary or newspaper article reporting the death</td>
</tr>
<tr>
<td>☐ Long-term or permanent disability; Serious illness of a borrower/co-borrower or dependent family member</td>
<td>☐ Doctor’s certificate of illness or disability; OR Medical bills; OR Proof of monthly insurance benefits or government assistance (if applicable)</td>
</tr>
<tr>
<td>☐ Disaster (natural or man-made) adversely impacting the property or Borrower’s place of employment</td>
<td>☐ Insurance claim; OR Federal Emergency Management Agency grant or Small Business Administration loan (if Applicable), OR Borrower or Employer property located in a federally declared disaster area</td>
</tr>
</tbody>
</table>
| ☐ Distant employment transfer / Relocation                | **For active-duty service members:** Notice of Permanent Change of Station (PCS) or actual PCS orders. For employment transfers/new employment:  
☐ Copy of signed offer letter or notice from employer showing transfer to a new employment location; 
☐ Pay stub from new employer, if received. 
☐ If none of these apply, provide written explanation in addition to the above, documentation that reflects the amount of any relocation assistance provided, if applicable (not required for those with PCS orders). |
| ☐ Business Failure                                        | ☐ The most recent year’s signed tax return (including all schedules) and/or tax extension if applicable) 
☐ Proof of business failure supported by the following:  
☐ Bankruptcy filing for the business; (if applicable)  
☐ Two months recent bank statements for the business account evidencing cessation of business activity;  
☐ Most recent signed and dated quarterly or year-to-date profit and loss statement.  
☐ Completed IRS FORM 4506 T |
| ☐ Other: a hardship that is not covered above              | ☐ Written explanation describing the details of the hardship and relevant documentation |

**NOTE:** please be sure to include the following on your Profit and Loss statement:
Business Name, Borrower name(s), Income and Expenses provided must be for three most recent consecutive months. Gross Profit, Net Profit, and Itemized Expenses for each month (indicate the month and year)
BORROWER ASSISTANCE FORM – BORROWER AGREEMENT

Borrower/Co-Borrower Acknowledgement and Agreement

I certify, acknowledge, and agree to the following:

1. All of the information in this Borrower Assistance Form is truthful and the hardship that I have identified contributed to my need for mortgage relief.

2. The accuracy of my statements may be reviewed by the Servicer, owner or guarantor of my mortgage, their agent(s), or an authorized third party*, and I may be required to provide additional supporting documentation. I will provide all requested documents and will respond timely to all Servicer, or authorized third party*, communications.

3. Knowingly submitting false information may violate Federal and other applicable law.

4. If I have intentionally defaulted on my existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this request for mortgage relief or if I do not provide all required documentation, the Servicer may cancel any mortgage relief granted and may pursue foreclosure on my home and/or pursue any available legal remedies.

5. The Servicer is not obligated to offer me assistance based solely on the representations in this document or other documentation submitted in connection with my request.

6. I may be eligible for a trial period plan, repayment plan, or forbearance plan. If I am eligible for one of these plans, I agree that:
   a. All the terms of this Acknowledgment and Agreement are incorporated into such plan by reference as if set forth in such plan in full.
   b. My first timely payment under the plan will serve as acceptance of the terms set forth in the notice of the plan sent by the Servicer.
   c. The Servicer’s acceptance of any payments under the plan will not be a waiver of any acceleration of my loan or foreclosure action that has occurred and will not cure my default unless such payments are sufficient to completely cure my entire default under my loan.
   d. Payments due under a trial period plan for a modification will contain escrow amounts. If I was not previously required to pay escrow amounts, and my trial period plan contains escrow amounts, I agree to the establishment of an escrow account on and agree that any prior waiver is revoked. Payments due under a repayment plan or forbearance plan may or may not contain escrow amounts. If I was not previously required to pay escrow amounts and my repayment plan or forbearance plan contains escrow amounts, I agree to the establishment of an escrow account and agree that any prior escrow waiver is revoked.

7. A condemnation notice has not been issued for the property.

8. The Servicer or authorized third party* will obtain a current credit report on all borrowers obligated on the Note.

9. The Servicer or authorized third party* will collect and record personal information that I submit in this Borrower Response Package and during the evaluation process. This personal information may include, but is not limited to: (a) my name, address, telephone number, (b) my social security number, (c) my credit score, (d) my income, and (e) my payment history and information about my account balances and activity. I understand and consent to the Servicer or authorized third party*, as well as any investor or guarantor (such as Fannie Mae or Freddie Mac), disclosing my personal information and the terms of any relief or foreclosure alternative that I receive to the following:
   a. Any investor, insurer, guarantor, or servicer that owns, insures, guarantees, or services my first lien or subordinate lien (if applicable) mortgage loan(s) or any companies that perform support services to them; and
   b. The U.S. Department of Treasury, Fannie Mae and Freddie Mac, in conjunction with their responsibilities under the Making Home Affordable program, or any companies that perform support services to them.

10. I consent to being contacted concerning this request for mortgage assistance at any telephone number, including mobile telephone number, or email address I have provided to the Lender/Servicer/ or authorized third party*. By checking this box, I also consent to being contacted by □ text messaging.

________________________________________________________________________
Borrower Signature                                            Date

________________________________________________________________________
Co-Borrower Signature                                         Date

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

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

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

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

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

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

<table>
<thead>
<tr>
<th>Borrower Signature(s)</th>
<th>Social Security Number</th>
<th>Date of Birth</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td></td>
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</tr>
</tbody>
</table>

TRUSTMARK ACCOUNT: ________________ Initial: ____________________

Trustmark Bank, Loan Servicing – Mortgage, P. O Box 1928, Brandon, Ms. 39043-1928. Phone: 866-229-1656
Home Affordable Modification Program: Government Monitoring Data Form

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 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.

<table>
<thead>
<tr>
<th>BORROWER</th>
<th>CO-BORROWER</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐ I do not wish to furnish this information</td>
<td>☐ I do not wish to furnish this information</td>
</tr>
</tbody>
</table>

**Ethnicity:**
- ☐ Hispanic or Latino
- ☐ Not Hispanic or Latino

**Race:**
- ☐ American Indian or Alaska Native
- ☐ Asian
- ☐ Black or African American
- ☐ Native Hawaiian or Other Pacific Islander
- ☐ White

**Sex:**
- ☐ Female
- ☐ Male

**To be completed by Servicers**

This request was taken by:
- ☐ Face-to-face interview
- ☐ Mail
- ☐ Telephone
- ☐ Internet

Servicer/Interviewer’s Name (print or type) & ID Number

Name/address if interviewer’s Employer

Servicer/Interviewer’s Signature

Servicer/Interviewer’s Phone Number (include area code)

Loan Number: _________________________

Servicer/Interviewer’s Fax Number (include area code)

Servicer/Interviewer’s email address
Form 4506T-EZ Short Form Request for Individual Tax Return Transcript

> Request may not be processed if the form is incomplete or illegible.

Tip: Use Form 4506-T to order a 1040 series tax return transcript free of charge, or 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.

1a Name shown on tax return. If a joint return, enter the name shown first.

1b First social security number or individual taxpayer identification number on tax return

2a If a joint return, enter spouse’s name shown on tax return.

2b Second social security number or individual taxpayer identification number if joint tax return

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

4 Previous address shown on the last return filed if different from line 3 (see instructions)

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

   Third party name
   Address (including apt., room, or suite no.), city, state, and ZIP code

   Telephone number

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

6 Years requested. Enter the years of the return transcript you are requesting (for example, “2005”). Most requests will be processed within 10 business days.

☐ Check this box if you have notified the IRS or the IRS has notified you that one of the years for which you are requesting a transcript involved "identity theft" or your federal tax return.

Note. If the IRS is unable to locate a return that matches the taxpayer identity information provided above, or if IRS records indicate that the return has not been filed, the IRS may notify you or the third party that it was unable to locate a return, or that a return was not filed, whichever is applicable.

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

Signature of taxpayer(s). I declare that I am the taxpayer whose name is shown on either line 1a or 2a. If the request applies to a joint return, either husband or wife must sign. Note. For transcripts being sent to a third party, this form must be received within 120 days of the signature date.

Sign Here

Signature (see instructions)

Date

Spouse’s signature

Date

For Privacy Act and Paperwork Reduction Act Notice, see page 2.

CIL No. 1545-2154 Form 4506T-EZ (Rev. 1-2015)
Section references are to the Internal Revenue Code unless otherwise noted.

What’s New
The IRS has created a page on IRs.gov for information about Form 4506-T-EZ at https://www.irs.gov/form4506. Information about any recent developments affecting Form 4506-T-EZ (such as legislation enacted after we released it) will be posted on that page.

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

Purpose of form. Individuals can use Form 4506-T-EZ to request a tax return transcript for the current and the prior three years that includes most lines of the original tax return. The tax return transcript will not show payments, penalty assessments, or adjustments made to the originally filed return. You can also designate (on line 8) a third party (such as a mortgage company) to receive a transcript. Form 4506-T-EZ cannot be used by taxpayers who file Form 1040 based on a tax year beginning in one calendar year and ending in the following year (fiscal tax year). Taxpayers using a fiscal tax year must file Form 4506-T, Request for Transcript of Tax Return, to request a return transcript. Use Form 4506-T to request return transcripts, tax account information, W-2 information, 1099 information, verification of non-filing, and record of account.

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

Where to mail. Mail or fax Form 4506-T-EZ to the address below for the state you lived in when the return was filed.

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

If you filed an individual return and lived in:

<table>
<thead>
<tr>
<th>State</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alabama, Kentucky, Louisiana, Mississippi, Missouri, Tennessee, Texas, a foreign country, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address</td>
<td>RAVS Team Stop 8716 JUSC Austin, TX 73301 512-463-2272</td>
</tr>
<tr>
<td>Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming</td>
<td>RAVS Team Stop 97106 Fresno, CA 93727 559-456-6476</td>
</tr>
<tr>
<td>Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia</td>
<td>RAVS Team Stop 8705 P-6 Kansas City, MO 816-292-6102</td>
</tr>
</tbody>
</table>

Mail or fax to the “Internal Revenue Service” at:

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

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. If you provide this information, we will 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 other countries under a tax treaty, to federal and state agencies to enforce federal and state laws, and 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 4006-T-EZ will vary depending on the circumstances. The estimated average time to complete and file this form is 15 minutes. Preparing the form, 18 minutes; assembling, answering, and sending the form to the IRS, 20 minutes.

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

You can write to:

Internal Revenue Service
Tax Products Coordinating Committee
SE:WC/COM:PT:XS
111 Constitution Ave. NW, IR-6536
Washington, DC 20224

Do not send the form to this address.

Instead, see Where to file on this page.
Form 4506-T
Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

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.

1a. Name shown on tax return. If a joint return, enter the name shown first.

1b. First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions).

2a. If a joint return, enter spouse's name shown on tax return.

2b. Second social security number or individual taxpayer identification number if joint tax return.

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

4. Previous address shown on the last return filed if different from line 3 (see instructions).

5. If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.

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

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

   a. Return Transcript, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are available for the following returns: Form 1040, Form 1065, Form 1120, Form 1120-F, Form 1120-H, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior year's processing year. Most requests will be processed within 10 business days.

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

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

   d. Verification of Northing, 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.

7. Form W-2, Form 1099 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 the transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed. For 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 the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days.

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

8. 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 481, you must enter each quarter or tax period separately. Check this box if you have notified the IRS or an IRS authorized representative that you are requesting a transcript involved identity theft on your federal tax return.

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

Signature of taxpayer. 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 the signature date.

Phone number of taxpayer on line 1a or 2a

Sign Here

Signature (see instructions) Date

If you or line 1a above is a corporation, partnership, estate, or trust

Sponsor's signature Date

For Privacy Act and Paperwork Reduction Act Notice, see page 2.
Section references are to the Internal Revenue Code unless otherwise noted.

What's New
The IRS has created a page on IRS.gov for information about Form 4066-T (such as legislation enacted after we released it) will be posted on that page.

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

Purpose of Form. Use Form 4066-T to request tax return information. You can also designate (on line 5) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4066-T to request a return transcript.

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

Tip. Use Form 4066, Request for Copy of Tax Return, to request copies of tax returns.

Where to mail. Mail or fax Form 4066-T to the address below for the state you lived in, or the state your business was in, at the time the return was filed. There are two addresses charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts. If you are requesting more than one transcript or other product and the chart below shows two different addresses, send your request to the address based on the address of your most recent residence.

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

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

<table>
<thead>
<tr>
<th>State/Province</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or APO or FPO address</td>
<td>RAWS Team Stop 6716 Austin, TX 78731 (512) 460-2272</td>
</tr>
<tr>
<td>Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Ohio, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming</td>
<td>RAWS Team Stop 3106 Framingham, MA 01701 (508) 260-2070</td>
</tr>
<tr>
<td>Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia</td>
<td>RAWS Team Stop 6705 P.O. Box 941 Kansas City, MO 64106 (816) 292-6102</td>
</tr>
</tbody>
</table>

Mail or fax to the “Internal Revenue Service at:”

<table>
<thead>
<tr>
<th>State/Province</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Ohio, Oklahoma, Oregon, South Dakota, Utah, Virginia, West Virginia, Wyoming, a foreign country, or APO or FPO address</td>
<td>RAWS Team P.O. Box 941 Mail Stop 6734 Ogden, UT 84409 801-620-6282</td>
</tr>
</tbody>
</table>

Line 1b. Enter your employer identification number (EIN). If your request relates to a business, enter the first nine digits of your social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1002 that includes Schedule C (Form 1040), enter your SSN.

Line 2. Enter your current address. If you use a P.O. box, include it on this line.

Line 3. Enter the address shown on the last return filed different from the address entered on line 1b.

Note. If the address on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address.

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

Signature and date. Form 4066-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 6 requesting the information be sent to a third party, the IRS must receive Form 4066-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4066-T exactly as your name appears on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4066-T can be signed by: (1) an officer having legal authority to bind the corporation; (2) any person designated by the board of directors or other governing body; or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

Partnerships. Generally, Form 4066-T 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 6110(b) if the taxpayer has not died, is insolvent, or a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator acting for the estate.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be a letter from the principal officer authorizing an employee of the corporation, or the letters testamentary authorizing an individual acting 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 and accurately identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6109 and 6109 and their regulations require you to provide the information, including your SSN or EIN. If you do not provide the information, we may be unable to process your request. Providing false or fraudulent information may subject you to penalty.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and 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 and state laws, or to federal law enforcement and intelligence agencies for national security purposes.

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 4066-T will vary depending on individual circumstances. The estimated average time is: Learning about the law or the form, 15 min.; Preparing the form, 15 min.; Reviewing and Copying, 15 min.; and Sending the form to the IRS, 20 min.

If you have questions concerning the accuracy of these time estimates or suggestions for making Form 4066-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Products Coordination Committee
SE:WCAR-MPTM:T:S
1111 Constitution Ave NW, IR-6226
Washington, DC 20224

Do not send the form to this address. See Where to file on this page.