



BOYETTE  
CUMMINS  
& NAILOS

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ATTORNEYS AT LAW

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### **Seller responsibility**

- Hardship Letter
- Tax Return for 2009, 2008
- Bank Statements (last 60 days)
- Financial Statement
- Mortgage Statement (s)
- Paystubs (last 2) for each borrower
- IRS form 4506-T (Request for Transcript of Tax Return)

### **Agent responsibility**

- Property Repair & Improvement Report
- Listing Agreement/MLS Listing
- Current "AS-IS" Comparative Market Valuation Analysis
- Fully executed Purchase and Sale Agreement with Proof of Funds/Preapproval



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K. WADE BOYETTE, JR.  
PAUL C. CIPPARONE  
BENJAMIN J. COX \*\*  
JIMMY D. CRAWFORD  
NORMAN C. CUMMINS  
NANCY A. DAVITO  
HEATH B. NAILOS  
KRISTIN CUMMINS NAILOS  
\*\* OF COUNSEL

Welcome to Boyette, Cummins & Nailos. We are more than confident that you will be satisfied with our services on your short sale. We will work hand in hand with you, your realtor and the lender to achieve a desired outcome. Boyette, Cummins & Nailos can also handle other legal issues for you that might arise for example: foreclosure defense, loan modification, bankruptcy, IRS issues, credit repair, personal judgments and much more.

Please find enclosed the Third Party Authorization and Agreement to Release that needs to be signed and returned to our office at your earliest convenience to give Boyette, Cummins & Nailos the authority to take over negotiations. Pursuant to the Fair Lending Law, you can also request that the lender does not contact you by phone regarding your loan being in default. If you would like that form processed on your loan, please sign and return to our office.

**\*Please note the following: The short sale package must be completed in its entirety and returned to our office in one complete package. Lenders will periodically request documentation and/or other file matters which result in very strict deadlines for these to be submitted. Please pay close attention to these deadlines. After you submit the file to our office and we have completed the necessary steps to process the file to the lender, you will be contacted with the name of the negotiator in our office that is handling your file. File updates will be given to your realtor weekly.**

Rest assured that we will be working closely on these transactions to make sure that your listings are moving forward with the short sale approval. Thank you for choosing Boyette, Cummins & Nailos for your business needs.

Yours sincerely,

Encl: BCN Short Sale Package

1635 E. HIGHWAY 50, SUITE 300, CLERMONT, FL 34711 TEL:(352)394-2103 FAX:(352)394-2105

[WWW.BCNLAWFIRM.COM](http://WWW.BCNLAWFIRM.COM)

### ***What is a Short Sale?***

A Short Sale is the sale of a home when sales proceeds do not fully pay off the existing loan(s) and lender(s) accepts a discounted payoff to fully satisfy the loan. The best part, the existing lender pays virtually all sales costs, including commissions, escrow and title fees and repair costs. You get your home sold, the loan(s) paid off and you avoid foreclosure.

### ***Is a Short Sale right for me?***

Mortgage lenders are increasingly willing to work with borrowers faced with a financial hardship to accept a discounted payoff on a mortgage. If you are faced with a hardship that makes it likely you will be unable to meet your obligation on your mortgage, your lender would prefer to settle the matter with you as opposed to taking the property through foreclosure. As you consider the option of pursuing a Short Sale, remember your lender is looking to limit any potential loss on your loan. By completing a Short Sale, your lender has arrived at a solution that is, for them, much better than a foreclosure. Bottom line, your lender wants to work with you.

### ***If I do a Short Sale, how much will I have to pay to sell my home?***

In most cases you will pay literally no sales costs if your lender approves the Short Sale. All commissions, title and escrow fees, and even most repair expenses are paid by the lender as part of the Short Sale approval. We will include the \*following clause in the contract. "Seller's agreement to sell is subject to approval by existing lender of a Short Sale at no cost to Seller. Seller shall not be required to deposit funds to close escrow." Remember, lenders approve Short Sales and accept the resulting loss in an effort to avoid bigger losses through foreclosure.

### ***Can I simply deed my property to someone else and avoid the hassle?***

Deeding your property to someone without paying off the loan is nearly always a bad idea. In the first place, the lender still considers you primarily responsible for payment on the loan. If loan payments do not get paid, or if the lender ultimately forecloses, this will show on your credit. Secondly, when you deed your property to someone else, you give up control of the property. Along with the deed goes the ability to control the property. Do not deed your property to someone without paying off the loan unless you have consulted with an attorney.

### ***What sort of hardship would my lender consider legitimate?***

To some extent, that will depend upon the mortgage company considering the Short Sale request. Generally, so long as the hardship is real and the mortgage company believes the loan is likely to become delinquent as a result, the Short Sale request will be processed by the Loss Mitigation Department. A big key to getting Loss Mitigation to accept a hardship is to submit a strong hardship letter. The hardship letter sets the tone for the entire file. Below you will find a list of "hardships" that are common and frequently accepted by mortgage lenders.

- Family illness or injury
- Illness or injury in the extended family – particularly if it forces relocation
- Job relocation when the property is equity deficient
- Job loss or significant income loss
- Divorce or split of domestic partners
- Adjustment in mortgage payment or unforeseen increase in living expenses

***I am current on my mortgage, will my lender consider a Short Sale***

The answer is, maybe. Some lenders will accept a Short Sale file for approval on loans that are not delinquent. Other lenders will not accept the file until the loan is delinquent. We can put your Short Sale file together within a couple days and submit it for approval. That is the best way to determine if your lender will accept a file for approval on a loan that is current.

***Do lenders approve all Short Sales?***

No. That is why it is critical to work with someone that has extensive experience at getting Short Sales approved. From the presentation of the Short Sale package to the lender to working with the lenders Loss Mitigations Department, we know how to keep the file moving towards approval.

***I have two loans, can I still do a Short Sale?***

Yes. We can work with both lenders (many times the same lender hold the 1st and the 2nd loans) to put together a Short Sale transaction. Even if the value of your home is below the balance of the 1st mortgage, we can normally get the two lenders to cooperate. In the end, neither lender wants to own another home through foreclosure.

***I am concerned about my credit, how will a Short Sale affect my credit?***

The big key here is to avoid foreclosure. By nearly any measure, a foreclosure is the most damaging event your credit status can encounter - worse than bankruptcy. In the course of getting your short sale approved you may miss your mortgage payments, and these will show on your credit. By avoiding foreclosure, you will likely be able to resume normal borrowing (car loans, credit cards, consumer goods and such) relatively quickly

***Can an owner profit from a Short Sale?***

The seller cannot profit (monetarily) from a pre-foreclosure short sale.

***How do bankruptcies affect the possibility of doing a short sale?***

Most mortgagees wont consider a short sale if the homeowner is in bankruptcy...why? Because negotiating a short sale payoff is considered a collection activity. Collection activities are prohibited in bankruptcy.

***How late in the pre-foreclosure process can you start a short sale?***

Try to allow a window of at least 90 days to effectuate a mortgagee approved, pre-foreclosure short sale.

***Why do lenders agree to a short sale?***

Lenders agree to a short sale simply because it is cheaper to accept a lesser payoff amount than to incur expenses related to a foreclosure proceeding and subsequent real estate auction. This is generally done when the real property is in pre-foreclosure and there is little chance of the borrower finding the funds required to cure the default. This is similar in nature when creditors agree to settle credit card debts.

***How does a borrower qualify for a short sale?***

In order for a lender to accept the short sale proposal of a borrower, the latter needs to document that there are several reasons why it is unreasonable to assume that any default could be cured by the borrower in a reasonable amount of time.

- The real estate market has dropped to such an extent that the borrower is now upside down in the mortgage and the house is actually worth less than what is currently owed on it.
- The mortgage payment history shows that default is already incurred or imminent.
- The borrower can prove that the financial situation has changed considerably since incurring the mortgage and these changes are precluding him from making any more mortgage payment in the amount required. In addition, because of the borrower's current fiscal problems it is unlikely that any defaults will be cured.
- The borrower must demonstrate that it would be beyond his fiscal resources to make up the difference between the home's market value and the outstanding mortgage. This may be done by submitting proof of unemployment, divorce, medical emergencies, bankruptcy, or death of a family member.

***What happens after the short sale?***

Even though an approval for a short sale does not actually guarantee that the borrower will be able to unload the real property he can no longer afford, oftentimes the sale does go through. In the aftermath of such a sale, there are still some other consequences to consider. For example, the amount of money forgiven by the lender is considered income to the borrower and he must declare it on his taxes.

## **ARE YOU FACING A FORECLOSURE OR HAVE YOU BEEN SERVED?**

Florida foreclosure law states that lenders have the right to initiate a judicial foreclosure in the event that a borrower defaults on their mortgage agreement and is unable to pay the balance of the mortgage loan. A foreclosure is the lender's way of recouping the costs of the mortgage loan and the borrower's way of making good on the loan when they cannot make the mortgage payments. The process of completing a foreclosure in the State of Florida typically takes around five months from beginning to end.

### **Florida Foreclosure Law Procedures**

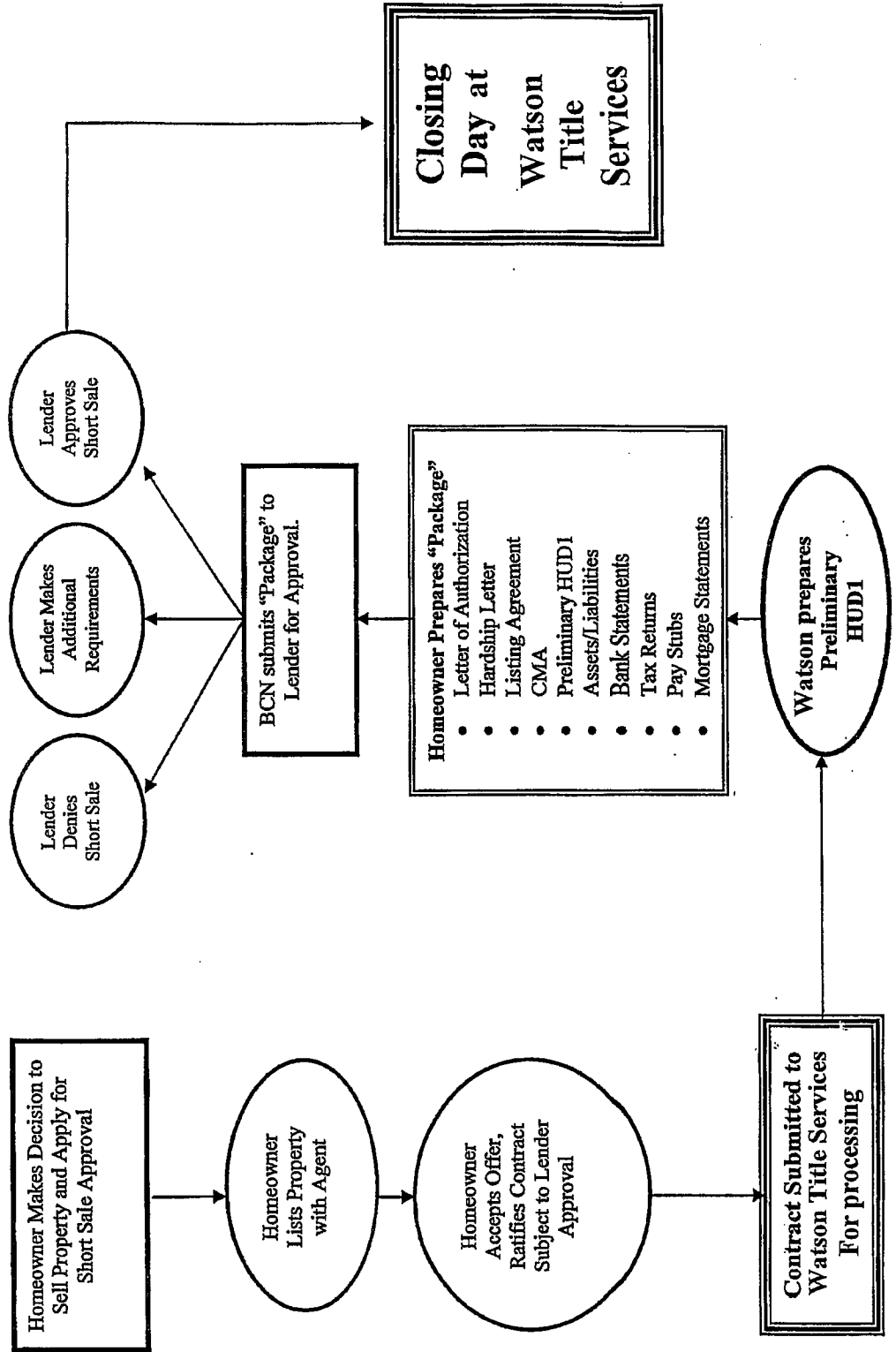
Under Florida foreclosure law, a foreclosure is begun when the lender files a lawsuit against the borrower suing for control of the property due to a default on the mortgage agreement. A copy of the lawsuit and a notice to appear in court to answer the charges is sent to the borrower, who has an obligation to appear at the court hearing to explain why the mortgage agreement has gone into default. If the borrower fails to appear at the court hearing, a judgment may be issued in favor of the lender allowing the borrower no recourse to stop the foreclosure on the property. The borrower must adhere to the rulings of the court, whether or not they were present at the hearing where the judgment was issued, according to Florida foreclosure law.

Florida foreclosure law does not require the lender to give the borrower prior notice of their intent to begin foreclosure proceedings against the borrower, unless the mortgage agreement or deed of trust specifies that personal prior notice of the intent to begin foreclosure must be given to the borrower within a specific period of time before the foreclosure process may begin. If personal notice is required, the lender must send the notice of intent via certified or registered mail. The lender is not required to notify all parties of their intent to file for foreclosure; they are only required to notify the primary borrower listed on the mortgage agreement.

Once a court action and a notice of pending lawsuit is filed against the borrower, the foreclosure proceedings have begun. The borrower has the option of stopping the foreclosure at any point until the date of the foreclosure sale by paying off the entire balance owed to the lender, not just the amount that the borrower is in default. If the borrower cannot find the funds to pay off the balance of the loan, then the property will be sold at a foreclosure sale by the lender once they receive a foreclosure judgment in their favor by the Florida courts. Florida foreclosure law requires that the details of the foreclosure sale be listed in the foreclosure judgment and be adhered to throughout the foreclosure sale process.

Note: You should always seek the advice of an attorney when legal documents have been served on you. Failure to respond within the timeframe given can result in a default being entered against you. As such, a judgment may be issued in favor of the lender allowing the borrower no recourse to stop the foreclosure on the property.

*Short Sale Flow Chart*



## Hardship Letter Guidelines

Remember to state the following items in your hardship letter:

1. **Hardships-** What are your hardships (current and past). For example- unemployed, car accident, medical problems (personal or family), etc. Go into a little detail about each hardship. The following are the most important messages to get across to the Lender:
  - a. Why you will not be able to be current again on your loan.
  - b. We do not have enough income to make these payments.
  - c. We are leaving the property.
2. **Your Assets-** Explain that you have not assets with which to continue paying.
3. **Any signed exemptions of documents-** If you do not have bank statements, pay stubs or tax returns, you will need to explain the reason in more detail in your letter as to "why" you cannot provide those documents. (i.e. I've been unemployed for 6 months and have not been able to find work) Note- realize that if you don't have tax returns, then the bank will ask for Extension-Filings. So if you don't have Extension-Filings either, explain why in this letter. (i.e. "I haven't worked in over 2 years and so I haven't filed taxes nor extensions", or "I haven't filed my tax returns for the past 2 years and I failed to file extensions as well).
4. **Bankruptcy-** You could also mention "I don't want to have to file bankruptcy."

## Sample Hardship Letter

To Whom It May Concern:

I have been unable to make my payments on my house, and I am now facing foreclosure. My inability to keep up with the monthly payments is the result of (loss of job, illness, accident, death or disability of a wage earner- describe in detail what your hardship is).

In spite of my current financial difficulties, I expect that it will only get (better/worse). I am not in a position to continue making my mortgage payments. This was not at all what I intended, but I have come to the conclusion that this is my only option.

Your help and consideration in this matter are very much appreciated.

Signature

Date

Printed Name



**Client Information**

Date: \_\_\_\_\_  
Seller: \_\_\_\_\_ Seller SSN: \_\_\_\_\_  
Co-Seller: \_\_\_\_\_ Co-Seller SSN: \_\_\_\_\_  
Property Address: \_\_\_\_\_  
\_\_\_\_\_  
Mailing Address: \_\_\_\_\_  
\_\_\_\_\_

Home #: \_\_\_\_\_ Cell#: \_\_\_\_\_ Co-Seller Cell# \_\_\_\_\_  
Email: \_\_\_\_\_ Co-Seller Email: \_\_\_\_\_  
Employer: \_\_\_\_\_ Phone #: \_\_\_\_\_  
Address: \_\_\_\_\_  
Co-Seller Employer: \_\_\_\_\_ Phone #: \_\_\_\_\_  
Address: \_\_\_\_\_  
\_\_\_\_\_

**Lender Information**

1<sup>st</sup> Lender: \_\_\_\_\_ Acct #: \_\_\_\_\_  
Phone #: \_\_\_\_\_ Fax #: \_\_\_\_\_  
2nd Lender: \_\_\_\_\_ Acct #: \_\_\_\_\_  
Phone #: \_\_\_\_\_ Fax #: \_\_\_\_\_  
Other Liens: \_\_\_\_\_  
\_\_\_\_\_

**HOA Information: This section must be completed if there is an HOA for this property.**

Name of HOA: \_\_\_\_\_ Are HOA Dues Current: \_\_\_\_\_  
Address: \_\_\_\_\_  
Contact at HOA: \_\_\_\_\_ HOA Dues: \_\_\_\_\_ Monthly/Quarterly/ Annual  
Listing Agent: \_\_\_\_\_ Agent Phone: \_\_\_\_\_



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**SHORT SALE REQUEST**

**AUTHORIZATION FORM**

Mortgage Co: \_\_\_\_\_ Loan #: \_\_\_\_\_ (1<sup>st</sup>)

Mortgage Co: \_\_\_\_\_ Loan #: \_\_\_\_\_ (2<sup>nd</sup>)

Borrower's Name: \_\_\_\_\_

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

**Please note this in your system**

I \_\_\_\_\_ with Social Security Number 000-00-\_\_\_\_\_ hereby authorize my above mortgage company to discuss my account with the following:

**My designated Agent (s):**

**Email address**

1. HEATHER SHAW
2. REBECCA SHONK
3. SHARON HENDERSON
4. DEBBIE FAGAN
5. KATHY DIVINE
6. MICHELE GIBBS
7. K.WADE BOYETTE, JR

hshaw@bcnlawfirm.com  
rshonk@bcnlawfirm.com  
shenderson@bcnlawfirm.com  
dfagan@bcnlawfirm.com  
kdivine@bcnlawfirm.com  
mgibbs@bcnlawfirm.com  
wboyette@bcnlawfirm.com

As my designated agent(s) further, you are authorized to discuss as well as deliver documents to my designated agent concerning my account. I understand that I will be fully responsible for reviewing any information that is sent by my mortgage company to my Designated Agent.

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Social Security #

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower's Signature

\_\_\_\_\_  
Social Security #

\_\_\_\_\_  
Date

LOAN NO. \_\_\_\_\_

Available Funds \$ \_\_\_\_\_

No. of people living in household \_\_\_\_\_

BORROWER		CO-BORROWER	
(First and Last Name)		(First and Last Name)	
Contact No.		Contact No.	
Alternate No.		Alternate No.	
Property Address			
Mailing Address (Same as Property <input type="checkbox"/> )			
Do you occupy the property? YES <input type="checkbox"/> NO <input type="checkbox"/>		Rental? YES <input type="checkbox"/> NO <input type="checkbox"/>	
Are there other liens on the property? YES <input type="checkbox"/> NO <input type="checkbox"/>		***Please fax copy of all lease agreements	
Is property listed for sale? YES <input type="checkbox"/> NO <input type="checkbox"/>		Do you pay your own property taxes? YES <input type="checkbox"/> NO <input type="checkbox"/>	
Original Listing Price \$ _____		Are they current? YES <input type="checkbox"/> NO <input type="checkbox"/>	
Any Changes in Listing Price? _____		***Please fax Listing Agreement, Purchase Contract, HUD-1, Agent's Authorization Listing Date(s) _____	
Agents Name and Contact Info:			
Have you contacted credit counseling services for help? YES <input type="checkbox"/> NO <input type="checkbox"/>			
Name of Counseling Agency and Contact Info			
BANKRUPTCY			
Have you filed for BK? YES <input type="checkbox"/> NO <input type="checkbox"/>		TYPE: Chapter 7 <input type="checkbox"/> Chapter 13 <input type="checkbox"/>	
		Filing Date: _____	
EMPLOYMENT			
Borrower's (Employer's Name)		Co-Borrower's (Employer's Info)	
No. of Years _____		No. of Years _____	
Position:		Position:	
Borrower's (Employer's Name)		Co-Borrower's (Employer's Info)	
No. of Years _____		No. of Years _____	
Position:		Position:	
BORROWER		CO-BORROWER	
Description	GROSS	NET	Co-Borrower
Yearly	\$	\$	Yearly \$
Quarterly	\$	\$	Quarterly \$
Monthly	\$	\$	Monthly \$
Semi-monthly	\$	\$	Semi-monthly \$
Bi-weekly	\$	\$	Bi-weekly \$
Hourly	\$	\$	Hourly \$
Daily	\$	\$	Daily \$
ASSET INCOME		OTHER INCOME List Below (Government Benefits & Insurance)	
RENTAL	\$	\$	\$
RENTAL	\$	\$	\$
TOTAL MONTHLY INCOME		\$	

\*Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower or Co-borrower does not chose to have it considered for repaying the loan.



Form **4506-T**

(Rev. January 2010)

Department of the Treasury  
Internal Revenue Service

# Request for Transcript of Tax Return

OMB No. 1545-1872

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

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

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

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

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

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

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

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

a **Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days . . . . .

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

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

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

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

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

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

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

Telephone number of taxpayer on line 1a or 2a

<b>Sign Here</b>	Signature (see instructions)	Date
	Title (if line 1a above is a corporation, partnership, estate, or trust)	
	Spouse's signature	Date

## General Instructions

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

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

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

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

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

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

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

### Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to the "Internal Revenue Service" at:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Tennessee, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409  801-620-6922
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250  859-669-3592

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

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

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

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

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

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

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

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

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

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

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

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

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