

# Mortgage Financial Hardship Application

## Homeowner Checklist

**GET STARTED** – use this checklist to ensure you have completed all required forms and have the right information.

<b>Step 1</b>	<input type="checkbox"/> <b>Review the information provided</b> to help you understand your options, responsibilities, and next steps: <ul style="list-style-type: none"> <li><input type="checkbox"/> Avoiding Foreclosure</li> <li><input type="checkbox"/> Frequently Asked Questions</li> <li><input type="checkbox"/> Beware of Foreclosure Rescue Scams</li> </ul>
<b>Step 2</b>	<input type="checkbox"/> <b>Complete and sign the enclosed Borrower Assistance Application.</b> Must be signed by all borrowers on the mortgage (notarization is not required) and must include: <ul style="list-style-type: none"> <li><input type="checkbox"/> All income, expenses, and assets for each borrower</li> <li><input type="checkbox"/> An explanation of financial hardship that makes it difficult to pay the mortgage</li> <li><input type="checkbox"/> Your acknowledgment and agreement that all information that you provide is true and accurate</li> </ul>
<b>Step 3</b>	<input type="checkbox"/> <b>Complete and sign a dated copy of the enclosed IRS Form 4506-C and Borrower Consent Form</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> For each borrower, please submit a signed, dated copy of IRS Form 4506-C (Request for Transcript of Tax Return)</li> <li><input type="checkbox"/> Borrower who filed their tax returns jointly may send in one IRS Form 4506-C signed and dated by both joint filers</li> <li><input type="checkbox"/> Signed and dated Borrower Consent to the Use of Tax Return Information Form attached</li> </ul>
<b>Step 4</b>	<input type="checkbox"/> <b>Provide required Hardship documentation. This documentation will be used to verify your hardship.</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> Follow the instructions set forth on the Borrower Assistance Application (attached)</li> <li><input type="checkbox"/> Complete and sign the Hardship Affidavit (attached)</li> </ul>
<b>Step 5</b>	<input type="checkbox"/> <b>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).</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> Follow the instructions set forth on the Borrower Assistance Application (attached)</li> <li><input type="checkbox"/> 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 Application for specific details on income documentation.</li> </ul>
<b>Step 6</b>	<input type="checkbox"/> <b>Gather and send completed documents—Borrower Assistance Application—</b> You must send in all required documentation listed in steps 2-5 above, and summarized below: <ul style="list-style-type: none"> <li>• <b>Borrower Assistance Application (attached)</b></li> <li>• <b>Borrower Consent to the Use of Tax Return Information (attached)</b></li> <li>• <b>Income Documentation as outlined on the Borrower Assistance Application (attached)</b></li> <li>• <b>Hardship Documentation as outlined on the Borrower Assistance Application (attached)</b></li> <li>• <b>Form 4506-C (attached)</b></li> </ul> <p>Please upload all documents to <a href="http://loansolutioncenter.com">loansolutioncenter.com</a>.</p> <p>If you are unable to upload your documents, please email: <a href="mailto:MortgageLossMitigation@penfed.org">MortgageLossMitigation@penfed.org</a>, or Mail: PenFed Credit Union - 6191 N State Highway 161, Suite 500, Irving, Tx 75038</p>

**IMPORTANT REMINDERS:**

If you cannot provide the required documentation within the allotted time frame, when applicable, have other sources of income not specified on Page 10 or Page 11, or cannot fulfill a document request, please contact us at 1-800-585-9055.

Keep a copy of all of the documents you submit, as well as proof of them being sent for your records. **Please do not send original documentation. Copies are acceptable.**

# Mortgage Financial Hardship Application

**Information on Avoiding Foreclosure**  
**For Your Information Only - Do Not Return with Your Request for Financial Information**

## 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:

OPTION	OVERVIEW	BENEFIT
<b>Reinstatement</b>	Pay the total amount you owe, in a lump sum payment and by a specific date. This may follow a forbearance plan as described below.	Allows you to avoid foreclosure by bringing your mortgage current if you can show you have funds that will become available at a specific date in the future.
<b>Repayment Plan</b>	Pay back your past-due payments together with your regular payments over an extended period of time.	Allows you time to catch up on late payments without having to come up with a lump sum.
<b>Forbearance Plan</b>	Make reduced mortgage payments or no mortgage payments for a specific period of time.	Allows you time to improve your financial situation and get back on your feet.
<b>Skip Pay (Availability varies by Investor/ Insurer)</b>	Defer repayment of one or two past due principal and interest payments, which will be due and payable at the maturity of the mortgage loan or earlier upon the sale or transfer of the property, refinance of the mortgage loan, or payoff of the interest-bearing unpaid principal balance.	Allows you to bring your mortgage current by delaying repayment of past due principal and interest amounts without changing other terms of your mortgage.
<b>Payment Deferral (Availability varies by Investor/ Insurer)</b>	Defer repayment of past due principal, interest, escrow and corporate advance amounts (when applicable), which will be due and payable at the maturity of the mortgage loan or earlier upon the sale or transfer of the property, refinance of the mortgage loan, or payoff of the interest-bearing unpaid principal balance.	Allows you to bring your mortgage current by delaying repayment of past due principal, interest, escrow, and corporate advance amounts (when applicable) without changing other terms of your mortgage. Balance is non-interest bearing.
<b>Modification</b>	Receive modified terms on 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).	Permanently modifies your mortgage so that your payments or terms are more manageable as a permanent solution to a long-term or permanent hardship.
<b>Traditional Sale (selling with equity)</b>	Sell your property with the proceeds from the sale paying off the mortgage debt and any other debts secured by the property.	Keep the excess proceeds from the sale once all debts and closing costs are paid. Allows you to transition out of your home to avoid foreclosure.
<b>Short Sale</b>	Sell your home and pay off a portion of your mortgage balance when you owe more on the home than it is worth.	Allows you to transition out of your home without going through foreclosure. In some cases, relocation assistance may be available.
<b>Deed-in-Lieu of Foreclosure</b>	Transfer the ownership of your property to us.	Allows you to transition out of your home without going through foreclosure. In some cases, relocation assistance may be available. This is useful when there are no other liens on your property.

# Mortgage Financial Hardship Application

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## **We Want to Help**

Take action and gain peace of mind and control of your situation. Complete and return the Request for Financial Information to start the process of getting the help you need now.

To the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, Creditor retains rights under its security instrument, including the right to foreclose its lien.

## **Disclosure Requirements for all Pre-Foreclosure Sale (PFS) and Deed-in-Lieu (DIL) Transactions**

- The mortgage must be in default on the date the PFS transaction closes, pursuant to Section 204 of the National Housing Act (12 U.S.C. 1710 (1)D);
- PFS and DIL transactions are generally reported to credit bureaus, and will likely affect the mortgagor's ability to obtain another mortgage and other types of credit;
- If the mortgagor is a servicemember, it is recommended that the mortgagor obtain guidance from his/her employer regarding the impact of a PFS or DIL transaction on his/her security clearance and employment; and
- PFS and DIL transactions are generally reported to the Credit Alert Interactive Voice Response System (CAIVRS), which may result in the mortgagor's inability to obtain government financing or affect other government benefits for a certain period of time.

# Mortgage Financial Hardship Application

## Frequently Asked Questions

For Your Information Only - Do Not Return with Your Request for Financial Information

### 1. Why Did I Receive This Application?

You received this Application 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. What Is Foreclosure?

Foreclosure is the loss of your home through a legal process where your mortgage servicer or a third party acquires the property at foreclosure sale.

### 3. What Are the Consequences of Foreclosure?

You must move or you will be evicted from the property. It may be as long as seven years before you are eligible for another mortgage. You and any additional borrower listed on the mortgage may experience negative credit implications.

### 4. Where Can I Find More Information on Foreclosure Prevention?

Please see the Avoiding Foreclosure attachment in this Application for more information, or you can contact Pentagon Federal Credit Union at 1-800-585-9055 Ext: 3502. Additional foreclosure prevention information is provided by HUD at [https://www.hud.gov/topics/avoiding\\_foreclosure](https://www.hud.gov/topics/avoiding_foreclosure), or Fannie Mae at [www.fanniemae.com](http://www.fanniemae.com) or Freddie Mac at [myhome.freddiemac.com/](http://myhome.freddiemac.com/)

### 5. 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.

### 6. What Happens Once I Have Sent the Request for Financial Information to You?

We will contact you within five business days of our receipt of your Request for Financial Information to confirm that we have received your Application 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 Request for Financial Information, 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 Request for Financial Information 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 Request for Financial Information as soon as possible.

### 7. What Happens to My Mortgage While You Are Evaluating My Request for Financial Information?

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.

### 8. Will the Foreclosure Process Begin If I Do Not Respond to this Letter?

If you disregard your mortgage servicer's notices, your mortgage servicer may refer your mortgage to foreclosure as authorized by your mortgage documents and applicable law.

# Mortgage Financial Hardship Application

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## **9. 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! If you wish to keep your home, contact your mortgage servicer immediately. You may also contact a HUD-approved housing counselor (see **Additional Resources** on page 2) and request a three-way call that would include you, the HUD-approved housing counselor, and your mortgage servicer to discuss your hardship. A HUD-approved housing counselor can also provide free advice on debt management.

## **10. Can I Still Be Evaluated for Mortgage Assistance If My Property Is Scheduled for a Foreclosure Sale?**

Yes, but it is important that you reach out to your servicer as soon as possible to discuss potential options. If your mortgage servicer receives your complete Mortgage Assistance Application with only 37 or fewer calendar days before the scheduled foreclosure sale, there is no guarantee that your servicer will be able to evaluate you for mortgage assistance in time to stop the foreclosure sale.

Even if your mortgage servicer approves you for a foreclosure alternative prior to a sale, a court with jurisdiction over foreclosure proceedings (if any) or public official charged with carrying out the sale may not be able to halt the scheduled sale.

## **11. 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.

## **12. 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.

## **13. Will My Credit Score Be Affected If I Accept a Foreclosure Prevention Option?**

While the effect on your credit will depend on your individual credit history, credit scoring companies generally would consider entering into a plan with reduced payments as increasing your credit risk. As a result, entering into a plan with reduced payments may adversely affect your credit score, particularly if you are current on your mortgage or otherwise have a good credit score.

## **14. What If I Acquired an Ownership Interest in the Property, Such as Through Death, Divorce, or Legal Separation?**

You should contact us as soon as possible. We are here to help you adjust to these events and provide you with information on where to send the mortgage payments. Please contact us to obtain a list of documentation that is needed to confirm your identity and ownership interest in the property, and to discuss next steps.

## **15. Is Foreclosure Prevention Counseling Available?**

Yes, HUD-approved counselors are available at (800) 569-4287 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/counseling> to find a counselor near you. The toll-free Federal Information Relay Service number is (800) 877-8339 if you need a Telecommunication Device for the Deaf (TDD) to all the housing counseling line. HUD has a free brochure available upon request, "Save Your Home: Tips to Avoid Foreclosure", in English, Spanish, Chinese and Vietnamese.

## **16. 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 website referenced in question 15 to locate a counselor near you. Also, please refer to the attached document called "Beware of Foreclosure Rescue Scams" for more information.

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## BEWARE OF FORECLOSURE RESCUE SCAMS — TIPS & WARNING SIGNS

### For Your Information Only - Do Not Return with Your Request for Financial Information

Scam artists have stolen millions of dollars from distressed homeowners by promising immediate relief from foreclosure, or demanding cash for counseling services. 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. If you have any doubts, contact your mortgage servicer. Don't let scammers take advantage of you, your situation, your house, or your money. Keep in mind, your mortgage servicer is not responsible for paying damages resulting from a scam. **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 company/person and/or do not know them.

#### How to Report a Scam – do one of the following:

- Go to [https://www.hud.gov/program\\_offices/housing/prevent\\_loan\\_scams](https://www.hud.gov/program_offices/housing/prevent_loan_scams) and fill out the Loan Modification Scam Prevention Network's (LMSPN) complaint form online and get more information on how to fight back, or go to <https://www.consumerfinance.gov/complaint/> to submit a complaint and get information on how to fight back.
- 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.



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Loan number(s): \_\_\_\_\_ Member Number: \_\_\_\_\_

## Mortgage Assistance Application

Please submit your completed application, together with the required documentation to Pentagon Federal Credit Union via the below:

Upload the documentation to [loansolutioncenter.com](http://loansolutioncenter.com); Email: [MortgageLossMitigation@PenFed.org](mailto:MortgageLossMitigation@PenFed.org); Fax: 703-234-1009  
Or Mail: 6191 State Highway 161 Suite 500 Irving, Texas 75038

We will acknowledge the receipt of your documents within 5 business days and let you know if you need to send additional information or documentation.

We will use the information you provide to help us identify the assistance you may be eligible to receive. If you need help completing this application, please contact us at **1-800-585-9055 EXT 3502**.

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

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

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

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

For purposes of this form, a "Borrower" is someone who is obligated on the Note for the loan or interested in assuming responsibility for the Note. If another person not on the Note has community property or similar rights per applicable state law, please provide their name and relationship to the Borrower: \_\_\_\_\_

For additional information on how to avoid foreclosure, including help for military servicemembers, you may also visit Freddie Mac's My Home web site at <http://myhome.freddie.com>, if Freddie Mac is the owner of your Mortgage loan.

For additional information on how to avoid foreclosure, including help for military servicemembers, you may also visit Fannie Mae's [www.fanniemae.com](http://www.fanniemae.com), if Fannie Mae is the owner of your mortgage loan.

### Borrower Information

**Borrower's name:** \_\_\_\_\_

Social Security Number (last 4 digits): \_\_\_\_\_

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

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

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

**Co-Borrower's name:** \_\_\_\_\_

Social Security Number (last 4 digits): \_\_\_\_\_

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

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

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

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Preferred contact method (choose all that apply):  Cell phone  Home phone  Work phone  Email  Text—Checking this box indicates your consent for your selections above to include auto dialing. Message and data rates may apply.

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

## Property Information

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

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

The property is currently:  A primary residence  A second home  An investment property

The property is (select all that apply):  Owner occupied  Renter occupied  Vacant

I want to:  Keep the property  Sell the property  Transfer ownership of the property to my servicer  Undecided

The option(s) I am wanting to be reviewed for: Forbearance    Repayment Plan    Modification    Short Sale    Deed-In-Lieu

My current monthly payments are affordable:    Yes    No    Unsure

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

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



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## Hardship Information

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

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

If your hardship is: (CHECK ALL THAT APPLY)	Please provide hardship documentation:
<input type="checkbox"/> Unemployment	<ul style="list-style-type: none"> <li>▪ Affidavit of Unemployment (attached)</li> </ul>
<input type="checkbox"/> Reduction in income: a hardship that has caused a decrease in your income due to circumstances outside your control (e.g., elimination of overtime, reduction in regular working hours, a reduction in base pay)	<ul style="list-style-type: none"> <li>▪ No hardship documentation is required as long as you have submitted the supporting income documentation.</li> </ul>
<input type="checkbox"/> Increase in housing-related expenses: a hardship that has caused an increase in your housing expenses due to circumstances outside your control (e.g., uninsured losses, increased property taxes, HOA special assessment)	<ul style="list-style-type: none"> <li>▪ Not required</li> </ul>
<input type="checkbox"/> Disaster (natural or man-made) impacting the property or borrower's place of employment	<ul style="list-style-type: none"> <li>▪ Not required</li> </ul>
<input type="checkbox"/> Long-term or permanent disability, or serious illness of a borrower/co-borrower or dependent family member	<ul style="list-style-type: none"> <li>▪ Written statement from the borrower, or other documentation verifying disability or illness <b>Note:</b> Detailed medical information is not required, and information from a medical provider is not required</li> </ul>
<input type="checkbox"/> Divorce or legal separation	<ul style="list-style-type: none"> <li>▪ Final divorce decree or final separation agreement <b>AND</b></li> <li>▪ Recorded quitclaim deed (if applicable)</li> </ul>
<input type="checkbox"/> Separation of borrowers unrelated by marriage, civil union, or similar domestic partnership under applicable law	<ul style="list-style-type: none"> <li>▪ Recorded quitclaim deed <b>OR</b></li> <li>▪ Legally binding agreement evidencing that the non-occupying borrower or co-borrower has relinquished all rights to the property</li> </ul>
<input type="checkbox"/> Death of borrower or death of either the primary or secondary wage earner	<ul style="list-style-type: none"> <li>▪ Death certificate <b>OR</b></li> <li>▪ Obituary or newspaper article reporting the death</li> </ul>
<input type="checkbox"/> Distant employment transfer/relocation	<ul style="list-style-type: none"> <li>▪ <b>For active duty servicemembers:</b> Permanent Change of Station (PCS) orders or letter showing transfer.</li> <li>▪ <b>For employment transfers/new employment:</b> Copy of signed offer letter or notice from employer showing transfer to a new location or written explanation if employer documentation not applicable, <b>AND</b></li> <li>▪ Documentation that reflects the amount of any relocation assistance provided (not required for those with PCS orders)</li> </ul>
<input type="checkbox"/> Other – hardship that is not covered above:	<ul style="list-style-type: none"> <li>▪ Written explanation describing the details of the hardship and any relevant documentation.</li> </ul>

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## Required Income Documents

Please provide all applicable income documentation for each borrower. If you have a

**Fannie Mae, Freddie Mac or FHA loan, please provide:**

MONTHLY TOTAL BORROWER INCOME TYPE	REQUIRED INCOME DOCUMENTATION
Gross (pre-tax) wages, salaries and overtime pay, commissions, tips, and bonuses	<ul style="list-style-type: none"> <li>▪ Most recent pay stub and documentation of year-to-date earnings if not on pay stub <b>OR</b></li> <li>▪ Two most recent bank statements showing income deposit amounts</li> </ul>
Self-employment income	<ul style="list-style-type: none"> <li>▪ Two most recent bank statements identifying self-employed income deposit amounts <b>OR</b></li> <li>▪ Most recent signed and dated quarterly or year-to-date profit/loss statement <b>OR</b></li> <li>▪ Most recent complete and signed business tax return <b>OR</b></li> <li>▪ Most recent complete and signed individual federal income tax return</li> </ul>
Unemployment benefit income	<ul style="list-style-type: none"> <li>▪ No documentation required</li> </ul>
Taxable Social Security, pension, disability, death benefits, adoption assistance, housing allowance, and other public assistance	<ul style="list-style-type: none"> <li>▪ Two most recent bank statements showing deposit amounts <b>OR</b></li> <li>▪ Award letters or other documentation showing the amount and frequency of the benefits</li> </ul>
Non-taxable Social Security or disability income	<ul style="list-style-type: none"> <li>▪ Two most recent bank statements showing deposit amounts <b>OR</b></li> <li>▪ Award letters or other documentation showing the amount and frequency of the benefits</li> </ul>
Rental income (rents received, less expenses other than mortgage expense)	<ul style="list-style-type: none"> <li>▪ Two most recent bank statements demonstrating receipt of rent <b>OR</b></li> <li>▪ Two most recent deposited rent checks</li> </ul>
Investment or insurance income	<ul style="list-style-type: none"> <li>▪ Two most recent investment statements <b>OR</b></li> <li>▪ Two most recent bank statements supporting receipt of the income</li> </ul>
Other sources of income not listed above (Note: Only include alimony, child support, or separate maintenance income if you choose to have it considered for repaying this loan)	<ul style="list-style-type: none"> <li>▪ Two most recent bank statements showing receipt of income <b>OR</b></li> <li>▪ Other documentation showing the amount and frequency of the income</li> </ul>

# Mortgage Financial Hardship Application

For **all other** loan types please provide:

MONTHLY TOTAL BORROWER INCOME TYPE	REQUIRED INCOME DOCUMENTATION
Gross (pre-tax) wages, salaries and overtime pay, commissions, tips, and bonuses	<ul style="list-style-type: none"> <li>▪ Most recent 30 days' worth of pay stubs and documentation of year-to-date earnings if not on pay stub; <b>AND</b></li> <li>▪ Two most recent bank statements.</li> </ul>
Self-employment income	<ul style="list-style-type: none"> <li>▪ Most recent signed and dated quarterly or year-to-date profit/loss statement (P&amp;L Template attached);</li> <li>▪ Most recent complete and signed business tax return;</li> <li>▪ Most recent complete and signed individual federal income tax return; <b>AND</b></li> <li>▪ Two most recent personal and business bank statements showing income deposit amounts.</li> </ul>
Unemployment benefit income	<ul style="list-style-type: none"> <li>▪ Current unemployment benefit statement; <b>AND</b></li> <li>▪ Two most recent bank statements showing income deposit amounts.</li> </ul>
Social Security, pension, disability, death benefits, adoption assistance, housing allowance, and other public assistance	<ul style="list-style-type: none"> <li>▪ Most recent award letters or other documentation showing the amount and frequency of the benefits; <b>AND</b></li> <li>▪ Two most recent bank statements showing deposit amounts</li> </ul>
Alimony, Child Support, Separation Maintenance, Social Security Benefits for support of children. (Note: Only include alimony, child support, or separate maintenance income if you choose to have it considered for repaying this loan)	<ul style="list-style-type: none"> <li>▪ Divorce decree, separation agreement or other legal written agreement filed by the court; <b>AND</b></li> <li>▪ Two most recent bank statements showing deposit amounts</li> </ul>
Rental income (rents received, less expenses other than mortgage expense)	<ul style="list-style-type: none"> <li>▪ Current rental or lease agreement/contract; <b>AND</b></li> <li>▪ Two months copies of cancelled checks; <b>OR</b></li> <li>▪ Two most recent bank statements demonstrating receipt of rent.</li> </ul>
Investment or insurance income	<ul style="list-style-type: none"> <li>▪ Two most recent investment statements; <b>AND</b></li> <li>▪ Two most recent bank statements supporting receipt of the income</li> </ul>
Other sources of income not listed above	<ul style="list-style-type: none"> <li>▪ Two most recent bank statements showing receipt of income; <b>AND</b></li> <li>▪ Other documentation showing the amount and frequency of the income</li> </ul>

# Mortgage Financial Hardship Application

## Household Income

Please enter all borrower **gross** monthly income amounts.

Monthly Household Income			
Total Monthly Household Income		\$	
Primary Borrower		Secondary Borrower(s)	
Primary Borrower Gross Wages #1 Employment Start Date: ___/___/___ <i>If you are seasonal or in the education field, please indicate how many months per year you are paid: _____</i>	\$	Secondary Borrower(s) Gross Wages #1 Employment Start Date: ___/___/___ <i>If you are seasonal or in the education field, please indicate how many months per year you are paid: _____</i>	\$
Primary Borrower Gross Wages #2 Employment Start Date: ___/___/___ <i>If you are seasonal or in the education field, please indicate how many months per year you are paid: _____</i>	\$	Secondary Borrower(s) Gross Wages #2 Employment Start Date: ___/___/___ <i>If you are seasonal or in the education field, please indicate how many months per year you are paid: _____</i>	\$
Self-Employment Income Percentage of ownership: _____	\$	Self-Employment Income Percentage of ownership: _____	\$
Tips, Commission, Bonus <i>If tips, commission, or bonus income is not received monthly, please provide frequency of earnings: _____</i>	\$	Tips, Commission, Bonus <i>If tips, commission, or bonus income is not received monthly, please provide frequency of earnings: _____</i>	\$
Unemployment Income	\$	Unemployment Income	\$
Social Security Benefits, Investments, Pensions or other Retirement Benefits	\$	Social Security Benefits, Investments, Pensions or other Retirement Benefits	\$
Child Support/Alimony/Separation Maintenance*	\$	Child Support/Alimony/Separation Maintenance*	\$
Gross Rents Received	\$	Gross Rents Received	\$
Food Stamps/Welfare	\$	Food Stamps/Welfare	\$
Other (please explain) _____	\$	Other (please explain) _____	\$
Total Borrower Monthly Income	\$	Total Co-Borrower Monthly Income	\$

\*You are not required to disclose child support, alimony, or separation maintenance income, unless you want us to consider it as qualifying income.

## Current Borrower Assets

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

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

# Mortgage Financial Hardship Application

## Borrower(s) Expenses

Monthly Deductions from Gross Income			
Federal Income Tax		\$	
State Income Tax		\$	
Local Taxes (personal property, school, city, etc.)		\$	
Social Security and / or Retirement		\$	
Household Expenses		Monthly Expense Amount	
Second Mortgage		\$	
Debt Consolidation installments <i>Please provide detailed debt consolidation agreement.</i>		\$	
Electricity, Gas, and Oil		\$	
Water and Sewer		\$	
Cable / Internet		\$	
Hazard Insurance (not included in your monthly mortgage payment)		\$	
Home Maintenance		\$	
Telephone		\$	
Food		\$	
Clothing		\$	
Transportation (gasoline, tolls, bus pass, etc.)		\$	
Auto insurance		\$	
Medical (premiums and bills not paid by insurance)		\$	
Life insurance (not deducted from payroll)		\$	
Education, Tuition, Books (not including student loans) <i>If seasonal expense, how many months per year: _____</i>		\$	
Child Care (daycare, babysitting)		\$	
Child Support (not deducted from payroll)		\$	
Other: (i.e., Storage unit, pet expenses, etc.)		\$	
<b>Total Expenses</b>		\$	
Installment Payments			
To whom paid:	Purpose	Present Balance	Monthly Payment
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$

# Mortgage Financial Hardship Application

## Borrower Certification and Agreement

1. I certify and acknowledge that all of the information in the Mortgage Assistance is truthful, and the hardship I identified contributed to my need for mortgage relief. Knowingly submitting false information may violate federal and other applicable law.
2. I agree to provide my servicer with all required documents, including any additional supporting documentation as requested, and will respond in a timely manner to all servicer or authorized third party\* communications.
3. I acknowledge and agree that my 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.
4. I consent to the servicer or authorized third party\* obtaining a current credit report for the borrower and co-borrower.
5. I consent to the disclosure by my servicer, authorized third party\*, or any investor/guarantor of my mortgage loan(s), of any personal information collected during the mortgage assistance process and of any information about any relief I receive, to any third party that deals with my first lien or subordinate lien (if applicable) mortgage loan(s), including Fannie Mae, Freddie Mac, or any investor, insurer, guarantor, or servicer of my mortgage loan(s) or any companies that provide support services to them, for purposes permitted by applicable law. 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, (e) my payment history and information about my account balances and activity, and (f) my tax return and the information contained therein.
6. I agree that the terms of this borrower certification and agreement will apply to any modification trial period plan, repayment plan, or forbearance plan that I may be offered based on this application. If I receive an offer for a modification trial period plan or repayment plan, I agree that my first timely payment under the plan will serve as acceptance of the plan.
7. I consent to being contacted concerning this application for mortgage assistance at any telephone number, including mobile telephone number, or email address I have provided to the lender, servicer, or authorized third party\*. I understand that this may include, but is not limited to, auto dialing and Short Message Service (SMS) text messaging. Message and data rates may apply.

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

Borrower signature: \_\_\_\_\_ Date: \_\_\_\_\_

Co-Borrower signature: \_\_\_\_\_ Date: \_\_\_\_\_

***Please submit your completed application, together with the required documentation to Pentagon Federal Credit Union via the below:***

***Upload the documentation to [loansolutioncenter.com](http://loansolutioncenter.com)***

***Email: [MortgageLossMitigation@PenFed.org](mailto:MortgageLossMitigation@PenFed.org)***

***Fax: 703-234-1009***

***Or Mail: 6191 State Highway 161 Suite 500 Irving, Texas 75038***

***We will acknowledge the receipt of your documents within 5 business days and let you know if you need to send additional information or documentation.***

***We will use the information you provided to help us identify the assistance you may be eligible to receive.***

***We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.***

## Home Affordable Modification program Hardship Affidavit

Borrower Name: \_\_\_\_\_ Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_  
 Co-Borrower: \_\_\_\_\_ Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_  
 Property Street Address: \_\_\_\_\_  
 Property City, ST, Zip Code: \_\_\_\_\_  
 Servicer: \_\_\_\_\_  
 Loan Number: \_\_\_\_\_

In order to qualify for Pentagon Federal Credit Union's offer to enter into an agreement to modify my loan under the federal government's Home Affordable Modification Program (the "Agreement"), I/we am/are submitting this form to Pentagon Federal Credit Union and indicating by my/our checkmarks ("✓") the one or more events that contribute to my/our difficulty making payments on my/our mortgage loan.

Borrower		Co-Borrower		
Yes	No	Yes	No	
				My income has been reduced or lost. For example: unemployment, underemployment, reduced job hours, reduced pay, or a decline in self-employed business earnings. I have provided details below under "Explanation."
				My household financial circumstances have changed. For example: death in family, serious or chronic illness, permanent or short-term disability, increased family responsibilities (adoption or birth of a child, taking care of elderly relatives or other family members). I have provided details below under
				My expenses have increased. For example: monthly mortgage payment has increased or will increase, high medical and health-care costs, uninsured losses (such as those due to fires or natural disasters), unexpectedly high utility bills, increased real property taxes. I have provided details below under "Explanation."
				My cash reserves are insufficient to maintain the payment on my mortgage loan and cover basic living expenses at the same time. Cash reserves include assets such as cash, savings, money market funds, marketable stocks or bonds (excluding retirement accounts). Cash reserves do not include assets that serve as an emergency fund (generally equal to three times my monthly debt payments). I have provided details below under "Explanation."
				My monthly debt payments are excessive, and I am overextended with my creditors. I may have used credit cards, home equity loans or other credit to make my monthly mortgage payments. I have provided details below under "Explanation."
				If there are other reasons I/we cannot make our mortgage payments, I have provided details below under "Explanation."

# Mortgage Financial Hardship Application

## Information for Government Monitoring Purposes

The following information is requested by the federal government in order to monitor compliance with federal statutes that prohibit discrimination in housing. **You are not required to furnish this information, but are encouraged to do so. The law provides that a lender or servicer may not discriminate either on the basis of this information, or on whether you choose to furnish it.** If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, the lender or servicer is required to note the information on the basis of visual observation or surname if you have made this request for a loan modification in person. **If you do not wish to furnish the information, please check the box below.**

BORROWER <input type="checkbox"/> I do not wish to furnish this information		CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information		
<b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino		<b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino		
<b>Race:</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander		<b>Race:</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander		
<b>Sex:</b> <input type="checkbox"/> Male <input type="checkbox"/> Female		<b>Sex:</b> <input type="checkbox"/> Male <input type="checkbox"/> Female		
<b>To be Completed by Interviewer</b>		Interviewer's Name (print or type)	Date	Name/Address of Interviewer's Employer
<input type="checkbox"/> Face-to-Face Interview	<input type="checkbox"/> Telephone			
<input type="checkbox"/> Mail	<input type="checkbox"/> Internet	Interviewer's Signature	Interviewer's Phone (with area code)	





# Mortgage Financial Hardship Application

## Affidavit of Unemployment

Name: \_\_\_\_\_

Date: \_\_\_\_\_

Please read carefully and complete all statements that apply:

1. ( ) I am currently unemployed but am receiving or eligible to receive unemployment benefits and/or other compensation based on employment history. I understand that if am receiving unemployment benefits, third party documentation including receipts of unemployment benefits are required. (Please provide this information, if available, to proceed with Loss Mitigation review of this application.)
2. ( ) I am unable to provide documentation regarding unemployment benefits, including third party documentation and receipts of unemployment benefits.

My last employer was: \_\_\_\_\_

My last date of employment was (date you became unemployed):

\_\_\_\_\_

By signing this affidavit, I certify that I am actively seeking and available for employment.

Under penalty of perjury, I certify that the information presented in this affidavit is true and accurate to the best of my knowledge. The undersigned further understands that providing false representations herein constitutes an act of fraud. False, misleading or incomplete information may result in termination of the processing of this application.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

# Mortgage Financial Hardship Application

## Non-Member Credit Report Authorization

Authorization is hereby granted to Pentagon Federal Credit Union to obtain a consumer credit report through a credit reporting agency chosen by Pentagon Federal Credit Union in connection with the servicing of my account and all information and documentation requested. I understand that Pentagon Federal Credit Union intends to utilize the consumer credit report for verifying principal residential address. I understand that the credit inquiries have the potential to impact my credit score.

I agree this credit report will be retained on file at Pentagon Federal Credit Union for use only by Pentagon Federal Credit Union staff. This information will not be disclosed to anyone else at Pentagon Federal Credit Union without my written consent.

My signature below authorizes release to the credit reporting agency of financial information which I have supplied to Pentagon Federal Credit Union in connection with such an evaluation.

Signing below grants permission for the release of financial information to the credit reporting agency and grants permission for community recourses you have engaged to obtain a copy of your credit report.

Printed Name \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

SSN \_\_\_\_\_

Borrower Complete Address \_\_\_\_\_

\_\_\_\_\_

# Mortgage Financial Hardship Application

## Profit and Loss Statement

Any borrower(s) who is/are self-employed or an independent contractor should complete this form if they do not already have their own profit and loss form. If you are seeking a short sale or deed in lieu of foreclosure and you have an FHA insured loan, you will need to provide a profit and loss statement compiled by a Certified Public Accountant (CPA). ***Please ensure that the Profit and Loss is for at least 90 days.***

Company Name: \_\_\_\_\_ Percentage of Ownership \_\_\_\_\_%

Company Address: \_\_\_\_\_

Type of Business: \_\_\_\_\_

Dates Reported (MM/DD/YY – MM/DD/YY): \_\_\_\_\_

Number of Dependents Claimed: \_\_\_\_\_ Most Recent Tax Return Filing Status (i.e. Married, Single etc): \_\_\_\_\_

***(Must be a minimum of 3 full months)***

Please fill in the fields that apply to your business

Gross Income	
Gross Sales (Total amount of income from sales or services before subtracting expenses)	\$ _____
Expenses	
Cost of goods sold (Direct costs to produce or obtain the goods sold by the company)	\$ _____
Advertising	\$ _____
Insurance (Do not include homeowner insurance)	\$ _____
Maintenance and Repairs	\$ _____
Payroll Expenses (Salaries and wages for employees)	\$ _____
Rent	\$ _____
Licenses	\$ _____
Utilities	\$ _____
Travel/Transportation	\$ _____
Other expenses (Total of and explanation for any other expenses not already listed)	\$ _____
<b>Total Expenses</b>	<b>\$ _____</b>
Net Income	
Net Income Before Taxes	\$ _____
Taxes	\$ _____
<b>Total NET INCOME AFTER TAXES</b>	<b>\$ _____</b>

By signing this document, I/we certify that all the information provided is truthful. I/We understand that knowingly submitting false information may constitute fraud.

Signature \_\_\_\_\_ Date \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

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

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

For more information about Form 4506-C, visit [www.irs.gov](http://www.irs.gov) and search IVES.

<b>1a. Current name</b>			<b>2a. Spouse's current name</b> (if joint return and transcripts are requested for both taxpayers)		
i. First name	ii. Middle initial	iii. Last name/BMF company name	i. Spouse's first name	ii. Middle initial	iii. Spouse's last name
<b>1b. First taxpayer identification number</b> (see instructions)			<b>2b. Spouse's taxpayer identification number</b> (if joint return and transcripts are requested for both taxpayers)		
<b>1c. Previous name shown on the last return filed if different from line 1a</b>			<b>2c. Spouse's previous name shown on the last return filed if different from line 2a</b>		
i. First name	ii. Middle initial	iii. Last name	i. First name	ii. Middle initial	iii. Last name
<b>3. Current address</b> (including apt., room, or suite no.), city, state, and ZIP code (see instructions)					
<b>a. Street address</b> (including apt., room, or suite no.)		<b>b. City</b>	<b>c. State</b>	<b>d. ZIP code</b>	
<b>4. Previous address shown on the last return filed if different from line 3</b> (see instructions)					
<b>a. Street address</b> (including apt., room, or suite no.)		<b>b. City</b>	<b>c. State</b>	<b>d. ZIP code</b>	
<b>5a. IVES participant name, ID number, SOR mailbox ID, and address</b>					
<b>i. IVES participant name</b> Equifax Workforce Solutions, LLC		<b>ii. IVES participant ID number</b> 300005		<b>iii. SOR mailbox ID</b> EQUIFAX01	
<b>iv. Street address</b> (including apt., room, or suite no.) 11432 Lackland Road		<b>v. City</b> St. Louis		<b>vi. State</b> MO	<b>vii. ZIP code</b> 63146
<b>5b. Customer file number</b> (if applicable) (see instructions)			<b>5c. Unique identifier</b> (if applicable) (see instructions)		
<b>5d. Client name, telephone number, and address</b> (this field cannot be blank or not applicable (NA))					
<b>i. Client name</b> Pentagon Federal Credit Union				<b>ii. Telephone number</b> 800-585-9055	
<b>iii. Street address</b> (including apt., room, or suite no.) 6191 N State Highway 161 Suite 500			<b>iv. City</b> Irving		<b>v. State</b> TX
			<b>vi. ZIP code</b> 75038		

**Caution:** This tax transcript is being sent to the third party entered on Line 5a and/or 5d. Ensure that lines 5 through 8 are completed before signing. (see instructions)

**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 for line 6 transcripts  
1040

**a.** Return Transcript       **b.** Account Transcript       **c.** Record of Account

**7. Wage and Income transcript** (W-2, 1098-E, 1099-G, etc.)

**a.** Enter a max of three form numbers here; if no entry is made, all forms will be sent.

**b.** Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers

Line 1a       Line 2a

**8. Year or period requested.** Enter the ending date of the tax year or period using the mm dd yyyy format (see instructions)

12 / 31 / 2023      12 / 31 / 2022      12 / 31 / 2021      /      /

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

**Signature of taxpayer(s).** I declare that I am either the taxpayer whose name is shown on line 1a or, if applicable, line 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign; however, if both spouses' names and TINs are listed in lines 1a-1b and 2a-2b, both spouses must sign the request. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. **Note:** This form must be received by IRS within 120 days of the signature date.

Signatory attests that he/she has read the above attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.

<b>Sign Here</b>	<b>Signature for Line 1a</b> (see instructions)		Date	Phone number of taxpayer on line 1a or 2a
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed	
	<b>Print/Type name</b>			
	<b>Title</b> (if line 1a above is a corporation, partnership, estate, or trust)			
	<b>Spouse's signature</b> (required if listed on Line 2a)			Date
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed	
<b>Print/Type name</b>				

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

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

## Future Developments

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

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

## General Instructions

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

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

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

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

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

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

## Chart for ordering transcripts

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

## Specific Instructions

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

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

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

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

**Line 4.** Enter the address shown on the last return filed if different from the address entered on line 3.

**Note:** If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address, or Form 8822-B, Change of Address or Responsible Party — Business, with Form 4506-C.

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

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

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

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

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

**Line 6a.** Return Transcript includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-H, Form 1120-L, and Form 1120-S. Return transcripts are available for the current year and returns processed during the prior 3 processing years.

**Line 6b.** Account Transcript contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns.

**Line 6c.** Record of Account provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years.

**Line 7.** The IRS can provide a transcript that includes data from these information returns: Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. Enter up to three information return types. If no specific type is requested, all forms will be provided. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, Form W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need Form W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213.

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



You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed if unchecked.

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

**Authorized Representative:** A representative can sign Form 4506-C for a taxpayer if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5a, and Form 2848 is attached to the Form 4506-C request. If you are Heir at Law, Next of Kin, or Beneficiary, you must be able to establish a material interest in the estate or trust. If Form 4506-C is signed by a representative, the Authorized Representative check box must be marked.

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

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

**Corporations.** Generally, Form 4506-C can be signed by:

(1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-C but must provide documentation to support the requester's right to receive the information.

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

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

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

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

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

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

The time needed to complete and file Form 4506-C will vary depending on individual circumstances. The estimated average time is:

**Learning about the law or the form** . . . . . 10 min.  
**Preparing the form** . . . . . 12 min.  
**Copying, assembling, and sending the form to the IRS** . . . . . 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-C simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service  
 Tax Forms and Publications Division  
 1111 Constitution Ave. NW, IR-6526  
 Washington, DC 20224

Do not send the form to this address. Instead, see Where to file on this page.