

## THE PERFECT LOAN SUBMISSION CHECKLIST

Broker(Company Name): \_\_\_\_\_

Processor: \_\_\_\_\_

A) Email: \_\_\_\_\_

B) Phone: \_\_\_\_\_

Loan Officer: \_\_\_\_\_

A) Email: \_\_\_\_\_

B) Phone: \_\_\_\_\_

**Verify:**

- All Dates Match
- \*UW Exception Form Filled Out if Needed; Place as 2<sup>nd</sup> page in submission package, this checklist form being the first.

**TIP: To check that a loan is QM compliant, enter at minimum the Origination Fee and Underwriting Fee under the FEES tab in E.A.G.L.E.**

Loan #: \_\_\_\_\_ Est. Close Date: \_\_\_\_\_

Compensation Type:  Borrower Paid  Lender Paid

Borrower: \_\_\_\_\_

Email: \_\_\_\_\_

**(NO EMAIL MEANS 3 MORE ADDITIONAL COOL-DOWN DAYS)**

Base Loan Amount: \_\_\_\_\_

Total Loan Amount (Gvt): \_\_\_\_\_

Product Type:  Fixed  ARM

**Program Type:**

Conventional  FHA  VA  USDA

FHA Streamline  DU Refi Plus  IRRRL

HomePath  Jumbo Other: \_\_\_\_\_

Property Type:  OO  Second Home  NOO

Loan Term: \_\_\_\_\_ Rate: \_\_\_\_\_ LTV/CLTV: \_\_\_\_\_

Loan Purpose:  Purchase  Rate & Term  CashOut

### **Documents Required for Initial Loan Submission:**

1003/GFE/TIL – signed & dated by all parties within 3 business days of application date on 1003)

QM/Safe Harbor Certificate

Initial loan disclosures, including UFF disclosures, signed & dated by all parties.

Initial Disclosures Include Not Limited To:

- \*Broker Compensation Acknowledgement/Agreement
- \*2014 Appraisal Valuation Disclosure Form (if appraisal is required)
- \*Borrower Authorization
- \*Anti-Steering
- \*Intent to Proceed
- \*Homeownership Counseling Notice

Credit report (dated within 60 days of submission)

IF PURCHASE, provide Contract Purchase Agreement, signed & dated by all parties

Income Documents

Current paystubs with last 30 days earnings

Last two years W2's

Tax returns; including K-1's & all schedules (self-employed borrowers)

**(Conventional loans-refer to DU Findings for income documents required)**

Asset Documents (checking/savings, retirement accounts, 401K, including all pages)

AUS Findings (**must finalize to UFF**)

Signed \*4506T for each borrower (business if self employed)

LOX (**only needed if excluding debts from liabilities on credit**)/Notes to UW

**\* ASTERISK BY DOCUMENTS – INDIVIDUAL DOCUMENTS CAN BE DOWNLOADED FROM OUR WEBSITE. ALL DOCS WITH AN ASTERISK ARE INCLUDED IN THE "UFF LOAN SUBMISSION CHECKLIST AND DOCS" DOCUMENT FOUND ON OUR WEBSITE**

Loan Summary and/or ANY Notes/Special Circumstances:

**---PLEASE LIMIT YOUR INITIAL SUBMISSIONS TO NO MORE THAN 3 UPLOADS – PDF FORMATTED---**

**UFF Underwriting Fees**

\$895 With Appraisal, \$495 W/O Appraisal

UFF FHA Lender ID: 2655700006

UFF VA Lender ID: 1895250000

**4506T Address:**

United Fidelity Funding Corp

c/o QuestSoft Corporation

23441 S. Pointe Drive, #270

Laguna Hills, CA 92653

(800) 575-4632

**Mortgagee Clause:**

United Fidelity Funding Corp.

ISAOA ATIMA

1300 NW Briarcliff Parkway Suite 275

Kansas City, MO 64150

**All loans with docs submitted prior to 3pm CST will go on that day's business and all docs submitted after 3pm CST will go on next day's business.**

If you have questions, please contact Lynsey Matheny, UW Manager – EMAIL: [LMATHENY@UFFMORTGAGE.COM](mailto:LMATHENY@UFFMORTGAGE.COM)

Visit our documents library on our website at [www.uffwholesale.com/#documents](http://www.uffwholesale.com/#documents)

**Underwriting Exception Request Form**

**Loan #:** \_\_\_\_\_

**Borrower Name:** \_\_\_\_\_

**Date Loan received in UW:** \_\_\_\_\_

**Date of Exception Request:** \_\_\_\_\_

**Exception Type (check all that apply):**

<input type="checkbox"/> Assets	<input type="checkbox"/> Income	<input type="checkbox"/> DTI
<input type="checkbox"/> LTV	<input type="checkbox"/> CLTV	<input type="checkbox"/> Credit Score
<input type="checkbox"/> Credit Report/Trade Lines	<input type="checkbox"/> Other:	

**Notes/Request**


**Requestor's Signature:**

*This Box for Internal Use Only*

**Underwriter Recommendations:**  Approve  Deny

**U/W Notes:**


**Underwriters Signature:**

**Final Exception Recommendation:**  Approve  Deny

**Notes:** **Final Decision Signature:**

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## **BROKER COMPENSATION ACKNOWLEDGEMENT & AGREEMENT**

Borrower's mortgage loan application will be submitted to United Fidelity Funding, Corp (Lender) by \_\_\_\_\_ ("Broker").

Broker is an independent contractor, and is not an agent of Lender. Borrower may select whether Broker will be paid by either Borrower or the Lender for the Broker's services in this transaction ("Broker Compensation").

### **SECTION ONE - Borrower's Compensation Election.**

Borrower(s) must select only one of the options below by checking the box for the corresponding option:

**Option A - Borrower Paid:**

By selecting Option A, Borrower(s) acknowledge and agree that (i) only Borrower(s) will pay Broker Compensation; (ii) no additional Broker Compensation associated with this loan has been paid or will be paid to Broker by any other party (including Lender); and (iii) Borrower(s) will not pay Broker Compensation with any portion of any Lender credit for the interest rate chosen, if applicable, for this loan.

**OR**

**Option B - Lender Paid:**

By selecting Option B, Borrower(s) acknowledge and agree that (i) only Lender will pay Broker Compensation; (ii) no Broker Compensation associated with this loan has been paid or will be paid by Borrower to Broker; and (iii) subject to Lender's contractual agreement(s) with Broker, Lender-paid Broker Compensation under this option shall be \_\_\_\_\_% of the loan amount.

All Borrowers must indicate their election by signing this form.

### **SECTION TWO - Broker's Certification of Broker Compensation.**

Broker hereby certifies that (i) Broker has clearly explained to Borrower(s) the services that Broker has and will provide to Borrower(s); (ii) Broker will be compensated for its services exclusively and only according to the Broker Compensation method selected by the Borrower(s) in SECTION ONE of this Agreement; (iii) Broker has not and will not accept any other form or amount of compensation from any party other than Borrower or Lender, as shown above; (iv) Broker will compensate its loan originator in accordance with applicable state and federal law; and (v) the amount of Broker Compensation agreed to, whether paid by Borrower or Lender, will be accurately disclosed on the initial Good Faith Estimate and any subsequent Good Faith Estimate provided to Borrower(s).

### **SECTION THREE – Borrower's Interest**

Borrower(s) and Broker acknowledge and agree (i) that Broker presented Borrower(s) with loan options for each type of transaction in which Borrower(s) expressed an interest (i.e., fixed-rate, adjustable-rate and/or reverse mortgage); (ii) that the loan options included (a) a loan with the lowest interest rate, (b) a loan with the lowest interest rate and which does not contain negative amortization, a prepayment penalty, a "interest only" feature, a balloon payment in the first 7 years, a demand feature, shared equity/appreciation, or, for a reverse mortgage, a loan without a prepayment penalty or shared

equity/appreciation, and (c) a loan with the lowest total dollar amount of origination points/fees and discount points; (iii) that Broker explained and discussed each of the loan options with Borrower(s); and (iv) that Borrower(s), after consideration of each of the options presented, selected the loan product that is most in their interest and best meets their needs.

Broker further acknowledges and agrees that the loan options presented to the Borrower(s) were obtained from a significant number of lenders with which Broker regularly does business, as defined by Regulation Z and its Official Staff Commentary; and that, for each option presented, Broker had a good faith belief that the borrower(s) would likely qualify for the loan presented.

**SECTION FOUR - Other Terms.**

- Borrower understands that this Acknowledgement and Agreement is not a commitment to extend credit.
- Borrower and Broker agree that Borrower, Broker, and Lender will rely on this Acknowledgement and Agreement for the purposes of administering Broker Compensation.
- Borrower and Broker have each retained a copy of this signed Acknowledgement and Agreement.
- Broker shall deliver a fully executed copy of this Acknowledgement and Agreement to Lender with Borrower(s) mortgage loan application.

Broker and Borrower(s) acknowledge that each has read this Acknowledgement and Agreement and understand its contents, as evidenced by our signatures below:

Executed this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_.

**Borrower(s):**

\_\_\_\_\_  
Borrower signature

\_\_\_\_\_  
Borrower signature

\_\_\_\_\_  
Name (print)

\_\_\_\_\_  
Name (print)

\_\_\_\_\_  
Borrower signature

\_\_\_\_\_  
Borrower signature

\_\_\_\_\_  
Name (print)

\_\_\_\_\_  
Name (print)

**Broker:** \_\_\_\_\_

\_\_\_\_\_  
Mortgage Loan Officer signature

\_\_\_\_\_  
Mortgage Loan Officer Name (print)



## **United Fidelity Funding Appraisal Disclosure**

Under the Federally regulated guidelines known as Appraisal Independence Regulations aka "AIR", the appraisal of your property subject to this loan request must be ordered by an independent appraisal management system. United Fidelity Funding has an internal automated system in place to ensure we are in compliance. Your loan officer can facilitate this order through our secure website. You will be required to pay for the property appraisal order with a credit card or check. The automated system will validate your credit card or check information and will be ordering the appraisal on your behalf. If the information provided by you is incorrect, or otherwise invalid, a representative from our corporate office may contact you directly (or may contact your loan officer) to obtain the correct information. The appraisal fee you pay is NON refundable unless otherwise required by law. The collection of this appraisal fee does NOT guarantee a loan approval and is NOT a commitment by your loan officer and or United Fidelity Funding, Corp.

You are entitled to receive a copy of the appraisal report as well as any other documents which are used to evaluate the value of the property received by United Fidelity Funding, Corp concerning the subject property not later than three (3) business days prior to closing your loan transaction. If you do not receive a copy of the appraisal report three (3) business days prior to closing, you will be required to postpone your closing for three (3) business days from the date you received the appraisal.

At your discretion the following two (2) options are available to you at this time. Please select from the following options:

\_\_\_\_\_ I request that my appraisal be made available to me, regardless of when the closing may be scheduled to take place. I understand I am required to have a minimum of three (3) business days after receipt to review my appraisal report. I do not wish to waive the right to those three (3) business days.

\_\_\_\_\_ I request that my appraisal be made available to me, regardless of when the closing may be scheduled to take place. I hereby WAIVE my rights to have a minimum of three (3) business days after receipt to review my appraisal report.

\_\_\_\_\_  
*Borrower Signature*

\_\_\_\_\_  
*Date*

\_\_\_\_\_  
*Co-Borrower Signature*

\_\_\_\_\_  
*Date*

# Borrower Signature Authorization

**Privacy Act Notice:** This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

## Part I - General Information

1. Borrower		2. Name and address of Lender/Broker	
3. Date	4. Loan Number		

## Part II - Borrower Authorization

I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date





## Certification of Receipt of GFE and Intent to Proceed

I certify that I have received the Good Faith Estimate (GFE) dated \_\_\_\_\_. I also intend to proceed with the loan according to the terms outlined on the GFE. I am aware of the tolerances of each of the charges listed on the GFE. If any charges will be increased for any reason, I will be notified within three days of the change of the fee.

Borrower Name:

\_\_\_\_\_

Borrower Name:

\_\_\_\_\_

Signature:

\_\_\_\_\_

Signature:

\_\_\_\_\_

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

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

Borrower Name:

\_\_\_\_\_

Borrower Name:

\_\_\_\_\_

Signature:

\_\_\_\_\_

Signature:

\_\_\_\_\_

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

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



# HOMEOWNERSHIP COUNSELING NOTICE

Loan Number:

Date:

Provided By:

Borrower(s):

Property Address:

Housing counseling agencies approved by the U.S. Department of Housing and Urban Development (HUD) can offer independent advice about whether a particular set of mortgage loan terms is a good fit based on your objectives and circumstances, often at little or no cost.

If you are interested in contacting a HUD-approved housing counseling agency in your area, you can visit the Consumer Financial Protection Bureau's (CFPB) website, [www.consumerfinance.gov/find-a-housing-counselor](http://www.consumerfinance.gov/find-a-housing-counselor), and enter your zip code.

You can also access HUD's housing counseling agency website via [www.consumerfinance.gov/mortgagehelp](http://www.consumerfinance.gov/mortgagehelp).

For additional assistance with locating a housing counseling agency, call the CFPB at 1-855-411-CFPB (2372).

By signing below, I/we acknowledge that I/we have read and received a copy of this document.

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date



# 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 quickly request transcripts by using our automated self-help service tools. Please visit us at [IRS.gov](http://IRS.gov) and click on "Order a Transcript" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return**. There is a fee to get a copy of your return.

<b>1a</b> Name shown on tax return. If a joint return, enter the name shown first.	<b>1b</b> First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
<b>2a</b> If a joint return, enter spouse's name shown on tax return.	<b>2b</b> Second social security number or individual taxpayer identification number if joint tax return
<b>3</b> Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)	
<b>4</b> Previous address shown on the last return filed if different from line 3 (see instructions)	
<b>5</b> If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.	

**Caution.** If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your IRS transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

**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 provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days . . . . .

**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 2010, filed in 2011, will not be available from the IRS until 2012. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days . . . . .

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

**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. \_\_\_\_\_

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

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

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

		Phone number of taxpayer on line 1a or 2a
▶ <b>Signature</b> (see instructions)	Date	
▶ <b>Title</b> (if line 1a above is a corporation, partnership, estate, or trust)		
▶ <b>Spouse's signature</b>	Date	

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

## What's New

The IRS has created a page on IRS.gov for information about Form 4506-T at [www.irs.gov/form4506](http://www.irs.gov/form4506). Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

## General Instructions

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

**Purpose of form.** Use Form 4506-T to request tax return information. You can also designate (on line 5) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

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

**Tip.** Use Form 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 addresses, send your request to the address based on the address of your most recent return.

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

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

If you filed an individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	RAIVS Team Stop 6716 AUSC Austin, TX 73301
Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	512-460-2272
Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	RAIVS Team Stop 37106 Fresno, CA 93888
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	559-456-5876
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	RAIVS Team Stop 6705 P-6 Kansas City, MO 64999
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	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, 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
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, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	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, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250
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, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	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) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

**Line 3.** Enter your current address. If you use a P. O. box, include it on this line.

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

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

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

**Signature and date.** Form 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. Ensure that all applicable lines are completed before signing.

**Individuals.** Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 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 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-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:

Internal Revenue Service  
Tax Products Coordinating Committee  
SE:W:CAR:MP:T:M:S  
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.