

# WESTERN COMMERCE BANK

## REAL ESTATE LOAN APPLICATION INFORMATION

IN ORDER TO EXPEDITE THE PROCESSING OF YOUR REAL ESTATE LOAN APPLICATION, PLEASE BRING WITH YOU TO THE INTERVIEW ANY OF THE FOLLOWING INFORMATION THAT APPLIES FOR EACH APPLICANT.

**PLEASE BRING ORIGINAL DOCUMENTS** for the following items, if applicable:

1. **IF SELF-EMPLOYED:** Tax returns for the past 2 years and YTD Profit and Loss Statement and Balance Sheet.
2. Most recent pay stub or stubs reflecting 30 days' pay and Year-to-Date information.
3. Last 2 months Bank statements for all bank accounts or thrift plan statement.
4. **MORTGAGEE/LANDLORD:** Name, addresses, and phone number for all Mortgagees/landlords within the past 24 months or canceled checks and/or rent receipts.
5. **EMPLOYERS:** W-2's for past 2 years for each applicant, or Name, address, and phone number for all employers within the past 24 months. If less than 24 months work history, please provide a copy of your College Transcript.
6. Name, address, and phone number of all credit references. If your credit history is limited (4 or less accounts), please bring copies of recent bills for utility companies, insurance company, cell phone, or other non-reporting creditors, etc. that include name, address and company contact for those accounts listed in your name.
7. Benefit statements for any income generated from special programs. (Examples are: Social Security, SSI, VA, Retirement, Pension, etc.)
8. 12 months of receipts from/for child support.
9. Court stamped copy of your divorce decree showing any property settlement or child support obligations.
10. Court stamped Copy of Bankruptcy Papers including discharge and explanation, if applicable. (Secondary Market financing requires 4 years from date of Discharge)
11. Up-front Processing Fees: **\$600.00** (Collected once early disclosures are provided.) Fees are credited at closing for costs of credit report, appraisal, etc.
12. Two forms of Identification required. (i.e. Driver's License or Passport, and Social Security Card)
13. Insurance requirement information (attached)



## IMPORTANT INSURANCE INFORMATION

This is to advise you that you have the opportunity to choose the carrier of the required title insurance provided the title insurance is being paid by you. You also have the right to choose the carrier of your hazard or flood insurance provided the insurer is licensed and an admitted carrier or otherwise approved to do business in our jurisdiction. Deductible amounts may be up to \$1,000 or 1% of the face amount of the policy, whichever is higher. **Insurance must protect against loss or damage covered by standard extended coverage endorsement.** Surplus Lines Coverage for Flood Insurance may be required when property values are in excess of FEMA Program limits.

Once your loan has been approved and closed we may be collecting funds in escrow for your hazard insurance, and possible other insurance such as mortgage insurance and flood insurance. **PRIOR TO CLOSING**, you will have to take the following action:

1. Select and notify the insurance company for hazard insurance and flood insurance, if required.
2. Make sure the actual policies and premium information are provided to the Bank or sent to the Title Company.
3. The amount of insurance coverage should equal at least the lesser of 100% of the insurable value of the improvements—as established by the property insurer, or the unpaid principal balance of all mortgages, as long as it equals the minimum amount—usually 80% of the insurable value of the improvements—required to compensate for damage or loss on a replacement cost basis.
4. Lender's Mortgagee Clause must read as follows:  
**Western Commerce Bank, Its respective successors and/or assigns, as their interest may appear  
PO Box 1358  
Carlsbad NM 88221-1358**

NO INSURANCE BINDERS WILL BE ACCEPTED

## LOAN PROGRAMS

**We have both fixed and adjustable rate mortgages available, with financing terms up to 30 years. Please feel free to discuss all financing options with your lender. If you choose an adjustable rate mortgage, additional disclosures will be provided.**

## Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when  the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or  the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower \_\_\_\_\_ Co-Borrower \_\_\_\_\_

### I. TYPE OF MORTGAGE AND TERMS OF LOAN

<b>Mortgage Applied for:</b>	<input type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain): <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service	Agency Case Number	Lender Case Number
Amount	Interest Rate	No. of Months	Amortization Type:
\$	%		<input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):

### II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP)		No. of Units
Legal Description of Subject Property (attach description if necessary)		Year Built
Purpose of Loan	Property will be:	
<input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	<input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment	
<b>Complete this line if construction or construction-permanent loan.</b>		
Year Lot Acquired	Original Cost	Amount Existing Liens
\$	\$	\$
		(a) Present Value of Lot
		(b) Cost of Improvements
		Total (a + b)
		\$
<b>Complete this line if this is a refinance loan.</b>		
Year Acquired	Original Cost	Amount Existing Liens
\$	\$	\$
Purpose of Refinance		Describe Improvements
		<input type="checkbox"/> made <input type="checkbox"/> to be made
Title will be held in what Name(s)		Manner in which Title will be held
		<input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)		

### III. BORROWER INFORMATION

Borrower				Co-Borrower			
Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)			
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	Dependents (not listed by Co-Borrower) no. ages			<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	Dependents (not listed by Borrower) no. ages		
Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.				Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.			
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			
<b>If residing at present address for less than two years, complete the following:</b>							
Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.				Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.			

### IV. EMPLOYMENT INFORMATION

Borrower			Co-Borrower		
Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job
		Yrs. employed in this line of work/profession			Yrs. employed in this line of work/profession
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
<b>If employed in current position for less than two years or if currently employed in more than one position, complete the following:</b>					
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)
		Monthly Income			Monthly Income
		\$			\$
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)
		Monthly Income			Monthly Income
		\$			\$
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	

Initials: \_\_\_\_\_

**V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION**

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income *	\$	\$	\$	Rent	\$	
Overtime				First Mortgage (P&I)		\$
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
<b>Total</b>	\$	\$	\$	<b>Total</b>	\$	\$

\* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

B/C	Describe Other Income	Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.	Monthly Amount
			\$

**VI. ASSETS AND LIABILITIES**

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed  Jointly  Not Jointly

ASSETS		Cash or Market Value	LIABILITIES	
Description			Name and address of Company	Monthly Payment & Months Left to Pay
				Unpaid Balance
Cash deposit toward purchase held by:	\$			\$
<b>List checking and savings accounts below</b>				
Name and address of Bank, S&L, or Credit Union				
Acct. no.	\$			
Name and address of Bank, S&L, or Credit Union				
Acct. no.	\$			
Name and address of Bank, S&L, or Credit Union				
Acct. no.	\$			
Name and address of Bank, S&L, or Credit Union				
Acct. no.	\$			
Name and address of Bank, S&L, or Credit Union				
Acct. no.	\$			
Stocks & Bonds (Company name/number & description)	\$			
Life insurance net cash value	\$			
Face amount: \$				
<b>Subtotal Liquid Assets</b>	\$			
Real estate owned (enter market value from schedule of real estate owned)	\$			
Vested interest in retirement fund	\$			
Net worth of business(es) owned (attach financial statement)	\$			
Automobiles owned (make and year)	\$			
Other Assets (itemize)	\$		Alimony/Child Support/Separate Maintenance Payments Owed to:	\$
			Job-Related Expense (child care, union dues, etc.)	\$
			<b>Total Monthly Payments</b>	\$
<b>Total Assets a.</b>	\$		<b>Net Worth (a minus b)</b>	\$
			<b>Total Liabilities b.</b>	\$

Initials: \_\_\_\_\_

**VI. ASSETS AND LIABILITIES (cont'd)**

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$

Alternate Name

Creditor Name

Account Number

**VII. DETAILS OF TRANSACTION**

**VIII. DECLARATIONS**

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS			
		If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.			
		Borrower		Co-Borrower	
		Yes	No	Yes	No
a. Purchase price	\$				
b. Alterations, improvements, repairs					
c. Land (if acquired separately)					
d. Refinance (incl. debts to be paid off)					
e. Estimated prepaid items					
f. Estimated closing costs					
g. PMI, MIP, Funding Fee					
h. Discount (if Borrower will pay)					
<b>i. Total costs (add items a through h)</b>					
j. Subordinate financing					
k. Borrower's closing costs paid by Seller					
l. Other Credits (explain)					
m. Loan amount (exclude PMI, MIP, Funding Fee financed)					
n. PMI, MIP, Funding Fee financed					
o. Loan amount (add m & n)					
p. Cash from/to Borrower (subtract j, k, l & o from i)					
		a. Are there any outstanding judgments against you?			
		b. Have you been declared bankrupt within the past 7 years?			
		c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?			
		d. Are you a party to a lawsuit?			
		e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)			
		f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.			
		g. Are you obligated to pay alimony, child support, or separate maintenance?			
		h. Is any part of the down payment borrowed?			
		i. Are you a co-maker or endorser on a note?			
		j. Are you a U.S. citizen?			
		k. Are you a permanent resident alien?			
		<b>l. Do you intend to occupy the property as your primary residence?</b> If "Yes," complete question m below.			
		m. Have you had an ownership interest in a property in the last three years?			
		(1) What type of property did you own - - principal residence (PR), second home (SH), or investment property (IP)?			
		(2) How did you hold title to the home - - solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?			

**IX. ACKNOWLEDGEMENT AND AGREEMENT**

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

**Acknowledgement.** Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature	Date	Co-Borrower's Signature	Date
<b>X</b>		<b>X</b>	

**X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender 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, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

<b>BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information.	<b>CO-BORROWER</b> <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"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	<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"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
<b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male	<b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male

**To be Completed by Loan Originator:**

This information was provided:  In a face-to-face interview  By the applicant and submitted by fax or mail  In a telephone interview  By the applicant and submitted via e-mail or the Internet

<b>Loan Originator's Signature</b>	<b>Date</b>
<b>X</b>	
<b>Loan Originator's Name (print or type)</b>	<b>Loan Originator Identifier</b>
	<b>Loan Originator's Phone Number (including area code)</b>
<b>Loan Origination Company's Name</b>	<b>Loan Origination Company Identifier</b>
	<b>Loan Origination Company's Address</b>

Initials: \_\_\_\_\_

**CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION**

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark **B** for Borrower or **C** for Co-Borrower.

Borrower:	
Co-Borrower:	

Agency Case Number:	
Lender Case Number:	

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature: <b>X</b>	Date	Co-Borrower's Signature: <b>X</b>	Date
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Initials: \_\_\_\_\_

# REAL ESTATE DISCLOSURES

## GENERAL AUTHORIZATION

I/We have applied to have Western Commerce Bank, hereafter referred to as WCB, for a loan secured by real estate. As part of the application process, WCB may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or **as part of its quality control program**. This will authorize WCB to: **A.** Order a credit report on me/us from any credit reporting agency for which I/We agree to pay for; and **B.** Verify my/our employment, income, deposit or other accounts which I/We list and verify information from any source WCB thinks necessary in underwriting this application. This will authorize the respective Title Company to obtain payoff information on my /our mortgage loan.

**I/We agree to pay for any necessary charges incurred with the processing of this application whether it be approved, denied, transferred or withdrawn.**

A photographic copy or FAX copy of this authorization may be accepted as an original.

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Borrower

Co-Borrower

Date

## NOTICE – JOINT CREDIT

We intend to apply for joint credit. (initials) \_\_\_\_\_

## UPFRONT COSTS

Western Commerce Bank will order certain documents required to process and close the loan. These may include **credit report(s), appraisal and an application fee**. These are to be paid by the seller or mortgagor once the upfront disclosures have been provided and are not refundable if the service has been performed. The application fee may be credited toward the origination fee at closing.

## INTEREST RATE AND DISCOUNT UNDERSTANDING

Borrower and Seller understand that the contract they have between themselves has not been entered into under the advice or statement of Western Commerce Bank and that the acceptance by the Bank does not limit the points to those as stated in the sales contract. It is further understood that the Bank will close the loan at their prevailing rate of interest and discount points at the **time of closing** unless written guaranty is issued and is still in effect. Initial rate disclosures are **ESTIMATES ONLY**.

## IMPORTANT INSURANCE INFORMATION

This is to advise you that you have the opportunity to choose the carrier of the required title insurance provided the title insurance is being paid by you. You also have the right to choose the carrier of your hazard or flood insurance provided the insurer is licensed and an admitted carrier or otherwise approved to do business in our jurisdiction. Deductible amounts may be up to \$1,000 or 1% of the face amount of the policy, whichever is higher. **Insurance must protect against loss or damage covered by standard extended coverage endorsement.** Surplus Lines Coverage for Flood Insurance may be required when property values are in excess of FEMA Program limits.

Once your loan has been approved and closed we may be collecting funds in escrow for your hazard insurance, and possible other insurance such as mortgage insurance and flood insurance. **PRIOR TO CLOSING**, you will have to take the following action:

1. Select and notify the insurance company for hazard insurance and flood insurance, if required.
2. Make sure the actual policies and premium information are sent to the Bank or Title Company.
3. The amount of insurance coverage should equal at least the lesser of 100% of the insurable value of the improvements—as established by the property insurer, or the unpaid principal balance of all mortgages, as long as it equals the minimum amount—usually 80% of the insurable value of the improvements—required to compensate for damage or loss on a replacement cost basis.
4. Lender's Mortgagee Clause must read as follows:  
**Western Commerce Bank, Its respective successors and/or assigns, as their interest may appear  
PO Box 1358  
Carlsbad NM 88221-1358**
5. **NO INSURANCE BINDERS WILL BE ACCEPTED.**

Initials: \_\_\_\_\_

## OCCUPANCY STATEMENT

This is to certify that I/We \_\_\_do \_\_\_not intend to occupy the subject property as my/our principal residence. I/We hereby certify under penalty of the U.S. Criminal Code Section 1010 Title 18 U.S.C., that the above statement submitted for the purpose of obtaining mortgage insurance under the National Housing Act is true and correct.

## TIME FRAME

The entire procedure from time of application to closing takes approximately 20 to 45 days depending upon your loan program.

## SALE/LEASE/RENT OF OTHER REAL ESTATE

For qualifying purposes, if you have submitted information with your application stating that the home you now have will be sold, it is to be fully understood that this other real estate must be closed and the deed recorded before Western Commerce Bank can close on the property you are purchasing. In the event your present real estate is not closed and recorded prior to closing, it is understood that this application is subject to re-processing. If you will be renting or leasing the property, a copy of that agreement must be provided.

## NOTIFICATION OF RIGHT TO RECEIVE A COPY OF APPRAISAL

We may order an appraisal to determine the property's value and charge you for this appraisal. We will 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.

The lender certifies that a completed copy of the Notice was \_\_\_\_\_mailed \_\_\_\_\_delivered to the applicant(s) on

\_\_\_\_\_  
(Date)

## NOTICE OF RIGHTS UNDER EQUAL CREDIT OPPORTUNITY ACT

The Equal Credit Opportunity Act, as implemented by "Regulation B" granted certain rights to you about which Western Commerce Bank wishes to make you aware. Please read the following before completing any application for credit:

## EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of sex, marital status, race, color, religion, national origin, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. For the purpose of your loan application, income from alimony, child support or separate maintenance payments need not be revealed if applicant or Co-applicant does not choose to disclose such income. Use of courtesy title (Mr., Mrs., Ms. or Miss) is not a requirement and the use of such titles is entirely optional with applicant(s). The Federal Agency that administers compliance with this law concerning this creditor (Western Commerce Bank) is: **Federal Deposit Insurance Corporation, Consumer Response Center, 1100 Walnut St, Box #11, Kansas City MO 64106.**

Initials: \_\_\_\_\_



## NOTICE TO BORROWERS OF RIGHT OF FINANCIAL PRIVACY

This is Notice to you as required by the Right to Financial Privacy Act of 1978 that:

- The Department of Housing and Urban Development
- The Veterans Administration Loan Guaranty Service or Division
- The New Mexico Mortgage Finance Authority
- The Rural Economic and Community Development (RECD)
- Fannie Mae or another Secondary Market Lender

has the right of access to financial records held by a financial institution in connection with the consideration of administration of assistance to you. Financial records involving your transaction will be available to the above agency without further notice or authorization but will not be disclosed or released to another government agency or department without your consent except as required or permitted by law.

\_\_\_\_\_ NO \_\_\_\_\_ YES

I/We authorize Western Commerce Bank to release information regarding our loan application, progress reports or answer inquiries from \_\_\_\_\_ who is an interested party to this transaction.

**We certify that all the foregoing has been explained and accepted by us. I/We have received a copy of the Equal Credit Opportunity Act Notice & Right of Financial Privacy Notice, the HUD guide entitled "Buying Your Home", also referred to as a RESPA Booklet and Servicing Disclosure Statement. I/We have also received the Notice of Rights to Financial Privacy disclosure.**

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Co-Borrower

\_\_\_\_\_  
Date

### REQUIRED PROVIDER LIST

#### Credit Reporting Agencies

Kroll Factual Data  
52 Hahns Peak Dr.  
Loveland CO 80538  
1-800-766-5600

#### Flood Certification Vendor

Wolters Kluwer Financial Services (PCI)  
130 Turner St., Bldg 3, 4<sup>th</sup> Floor  
Waltham MA 02453  
1-800-261-3111

#### Mortgage Insurers

MGIC  
PO Box 566  
Milwaukee WI 53201-0566  
1-800-424-6442

Genworth Mortgage Insurance Corp.  
PO Box 847694  
Dallas TX 75284-7694  
1-800-334-9270

#### Appraisers

The lender will select an appraiser from a list of certified appraisers compiled pursuant to the requirements imposed by Title 11 of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 ("FIRREA"). The Good Faith Estimate provides the estimated costs for appraisals made by these providers. Please let us know if you would like a copy of our approved list of appraisers for your community.

Initials: \_\_\_\_\_

**Title Company**

The lender has provided the following list of title companies frequently used within your community. This list can be updated periodically, based on additions and changes.

Guaranty Title Co.  
108 N Canyon St.  
Carlsbad NM 88220  
(575) 887-3593

Eddy County Abstract  
116 N Canyon St.  
Carlsbad NM 88220  
(575) 887-2828

Currier Abstract  
506 W Texas St.  
Artesia NM 88210  
(575) 887-1003

Elliott & Waldron  
1819 N Turner, Ste B  
Hobbs NM 88240  
(575) 393-7706

Fidelity National Title  
8500 Manual Blvd NE , Ste B150  
Albuquerque NM 87112  
(505) 296-5418 (505) 332-6281

Stewart Title  
6759 Academy Rd., NE  
Albuquerque, NM 87109  
505-828-1700

Fidelity National Title  
2155 Louisiana NE STE 4000  
Albuquerque, NM 87110  
505-883-9595

First American Title  
7517 Montgomery Blvd NE, Ste B  
Albuquerque NM 87109  
(505) 881-8985 (505) 348-3434 fax

Old Republic National Title Insurance Company  
9201 Montgomery BLVD NE Building 7  
Albuquerque NM 87111  
(505) 994-6700  
(505) 296-3129 fax

**Surveyors**

The lender has provided the following list of surveyors frequently used within your community. This list can be updated periodically, based on additions and changes.

Dan R Reddy  
401 W Greene St.  
Carlsbad NM 88220  
(575) 887-6483

Melvin Pyeatt  
423 W Greene St.  
Carlsbad NM 88220  
(575) 885-6867

Terry D Rains  
PO Box 1474  
Roswell NM 88202  
(575) 622-8411

Johnny Hopper  
4001 Mahan Dr.  
Hobbs NM 88240  
(575) 392-6618

Gary Edison  
PO Box 2344  
Hobbs NM 88241  
(575) 318-1157

Pettigrew & Associates  
1110 N Grimes St.  
Hobbs NM 88240  
(575) 393-9827

Survtek, Inc.  
9384 Valley View Dr.  
Albuquerque NM 87112  
(505) 897-3366

Rhombus Consulting  
2620 San Mateo NE Suite B  
Albuquerque NM 87110  
(505) 881-6690

Initials: \_\_\_\_\_

## Termite Inspectors

The lender has provided the following list of pest inspection companies frequently used within your community. This list can be updated periodically, based on additions and changes.

Carlsbad Pest Control  
401 S Mesa St.  
Carlsbad NM 88220  
(575) 885-0277

Bob Reed Pest Control  
1206 W Hobbs  
Roswell NM 88203  
(575) 623-5344

Concept III  
PO Box 1062  
Hobbs NM 88241  
(575) 393-0394

Pro-Treat LLC  
PO Box 6071  
Hobbs NM 88241  
(575) 392-3261

Integrity Pest Consultants  
6612 Ventana Hills Rd NW  
Albuquerque NM 87114  
(505) 836-5400

Gary's Pest Control Mgt.  
220 1<sup>st</sup> St. NE  
Albuquerque NM 87124  
(505) 270-9620

## NOTICE TO THE HOME LOAN APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provide with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency play no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have any questions concerning the terms of the loan, contact the lender.

Initials: \_\_\_\_\_

Name, Address and Phone Number of Consumer Reporting Agencies providing the credit score(s):

Experian (888) 397-3742  
PO Box 2104  
Allen TX 75013-0949  
[www.experian.com](http://www.experian.com)

Equifax (800) 685-1111  
PO Box 740241  
Atlanta GA 30374  
[www.equifax.com](http://www.equifax.com)

Trans Union (866) 887-2673  
PO Box 4000  
Chester PA 19016  
[www.transunion.com](http://www.transunion.com)

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Borrower

Co-Borrower

Date

LENDER NAME AND ADDRESS: WESTERN COMMERCE BANK  
P.O. BOX 1358  
CARLSBAD, NM 88221-1358

## SERVICING DISCLOSURE STATEMENT

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED.

You are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. § 2601 et seq.). RESPA gives you certain rights under that Federal Law. This statement describes whether the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest and escrow account payments, if any, as well as sending any monthly or annual statements, tracking account balances, and handling other aspects of your loan. You will be given advance notice before a transfer occurs.

### Servicing Transfer Information

- A.  We may assign, sell or transfer the servicing of your loan while the loan is outstanding.
- B.  We do not service mortgage loans of the type for which you applied. We intend to assign, sell or transfer the servicing of your mortgage loan before the first payment is due.
- C.  The loan for which you have applied will be serviced at this financial institution and we do not intend to sell, transfer, or assign the servicing of the loan.

### ACKNOWLEDGEMENT OF MORTGAGE LOAN APPLICANT

By signing below, I/We acknowledge receiving a copy of this disclosure.

\_\_\_\_\_  
APPLICANT DATE

\_\_\_\_\_  
APPLICANT DATE

\_\_\_\_\_  
APPLICANT DATE

\_\_\_\_\_  
APPLICANT DATE

## INFORMED CONSUMER CHOICE DISCLOSURE NOTICE

In addition to an FHA-insured mortgage, you may also qualify for other mortgage products offered by your lender. To assure that you are aware of possible choices in financing, your lender has prepared a comparison of the typical costs of alternative conventional mortgage products(s) below, using representative loan amounts and costs (the actual loan amounts and associated costs shown below will vary from your own mortgage loan transaction). You should study the comparison carefully, ask questions, and determine which product is best for you. The information provided below was prepared as of January 2014.

Neither your lender nor FHA warrants that you actually qualify for any mortgage loan offered by your lender. This notice is provided to you to identify the key differences between these mortgage products offered by your lender. **This disclosure is NOT a contract and does NOT constitute loan approval.** Actual mortgage approval can only be made following a full underwriting analysis by your mortgage lender.

		FHA Financing 203(b) Fixed Rate	Conventional Financing 95% with Mortgage Insurance (MI)
1.	Sales Price	\$100,000	\$100,000
2.	Mortgage Amount	\$96,500 (\$98,188 w/Upfront Mortgage Insurance Premium)	\$95,000
3.	Closing Costs	\$2,000	\$2,000
4.	Down payment Needed	\$3,500	\$5,000
5.	Interest Rate and Term of Loan in Years	4.25% / 30 Year Loan	4.50% / 30 Year Loan
6.	Monthly Payment (principal and interest only)	\$483	\$481
7.	Loan to Value	96.50%	95.00%
8.	Monthly Mortgage Insurance Premium (first year)	\$99.68*	\$85.50
9.	Maximum Number of Years of Monthly Insurance Premium Payments	30 Years	Approx. 13 Years
10.	Upfront Mortgage Insurance Premium (if applicable)	\$1688.75** (Included in Mortgage Amount, line 2)	N/A

\*Monthly mortgage insurance premiums are calculated on the average annual principal balance, i.e., as the amount you owe on the loan decreases each year so does the amount of the monthly premium

\*\*Based on an upfront mortgage insurance premium rate of 1.75%.

### FHA Mortgage Insurance Premium Information

In addition to an upfront mortgage insurance premium (UFMIP), you may also be charged a monthly mortgage insurance premium. You will pay the monthly premium for either:

- The first 11 years of the mortgage term, or the end of the mortgage term, whichever occurs first, if your mortgage had an original principal obligation (excluding financed UFMIP) with a loan-to-value (LTV) ratio of less than or equal to 90 percent; or
- The first 30 years of the mortgage term, or the end of the mortgage term, whichever occurs first, for any mortgage involving an original principal obligation (excluding financed UFMIP) with an LTV greater than 90 percent.

If you were not charged an up-front premium, as for example on condominiums, you will pay the monthly premium for the life of the mortgage.

I ACKNOWLEDGE RECEIPT OF A COPY OF THIS DISCLOSURE

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

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

**REFERENCE LIST**

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

**Borrower:** \_\_\_\_\_ Date of Birth: \_\_\_\_\_ SS# \_\_\_\_\_

Hm &/Cell Phone #'s: \_\_\_\_\_ Driver's License # \_\_\_\_\_ State \_\_\_\_\_

**Co-Borrower:** \_\_\_\_\_ Date of Birth: \_\_\_\_\_ SS# \_\_\_\_\_

Hm/Cell Phone #'s: \_\_\_\_\_ Driver's License # \_\_\_\_\_ State \_\_\_\_\_

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

For loan servicing purposes, please indicate the names and **street** addresses of your nearest relatives, and other personal references that we may contact if the need arises to properly service your account. ***Please do not list two references in the same household. All references should have different addresses and phone numbers. If mail is NOT received at a street address, ALSO include the PO Box.***

**My Two Nearest Relatives:**

(1) \_\_\_\_\_ ( ) \_\_\_\_\_  
 Name Relationship Area Code Phone #

Address: \_\_\_\_\_  
 Street **and** PO Box, if applicable City State Zip

(2) \_\_\_\_\_ ( ) \_\_\_\_\_  
 Name Relationship Area Code Phone #

Address: \_\_\_\_\_  
 Street **and** PO Box, if applicable City State Zip

**My Two Personal References:**

(1) \_\_\_\_\_ ( ) \_\_\_\_\_  
 Name Relationship Area Code Phone #

Address: \_\_\_\_\_  
 Street **and** PO Box, if applicable City State Zip

(2) \_\_\_\_\_ ( ) \_\_\_\_\_  
 Name Relationship Area Code Phone #

Address: \_\_\_\_\_  
 Street **and** PO Box, if applicable City State Zip

*Thank You,*

*Western Commerce Bank  
 Loan Servicing*

# Request for Transcript of Tax Return

▶ 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 Return or Account Transcript" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return**. There is a fee to get a copy of your return.

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

**Caution.** If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax 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 10 business 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 10 business 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 2011, filed in 2012, will likely not be available from the IRS until 2013. 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 10 business 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, at least one spouse 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.

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



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

## Future Developments

For the latest information about Form 4506-T and its instructions, go to [www.irs.gov/form4506t](http://www.irs.gov/form4506t). 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.

**Automated transcript request.** 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 Return or Account Transcript" or call 1-800-908-9946.

**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.

## 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:
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	Internal Revenue Service 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
Alabama, Arizona, Arkansas, California, Colorado, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	Internal Revenue Service 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
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, 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	Internal Revenue Service RAIVS Team 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
Alabama, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, 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	Internal Revenue Service RAIVS Team P.O. Box 9941 Mail Stop 2800 F Cincinnati, OH 45250
Alabama, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, 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	859-669-3592

## Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, 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	Internal Revenue Service 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
Alabama, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, 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	Internal Revenue Service RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250
Alabama, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, 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	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. For a business address, file Form 8822-B, Change of Address or Responsible Party—Business.

**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.

**Signature by a representative.** A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

## 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 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.