

GREGORY P LAPORTA

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105803-101891  
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**Important Information from  
Bank of America  
Home Loans**

**Bank of America**  **Home Loans**

ORIGIN ID: BKFA (303) 996 8937  
BANK OF AMERICA N.A.  
11802 RIDGE PARKWAY SUITE 100 HRM  
HOME RETENTION  
BROOMFIELD, CO 80029  
UNITED STATES US

SHIP DATE: 28SEP12  
ACTWGT: 1 LB  
CAD: 747693/FXRS1009

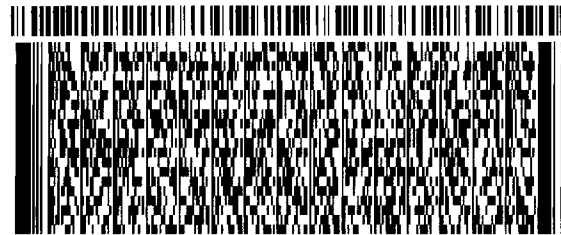
BILL THIRD PARTY

TO

**GREGORY P LAPORTA  
7260 EARLY PIONEER AVE**

**LAS VEGAS NV 89129**

(303) 996 8937 REF: 105803-101891  
INV: PO: BFHFAIN30\_09272012 DEPT:



**FedEx**  
Express



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**MON - 01OCT A1**

TRK# 5398 1649 0770 STANDARD OVERNIGHT

0201

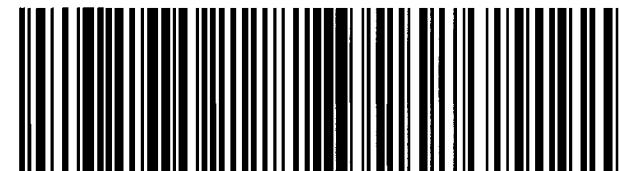
RES

**89129**

NV-US

**LAS**

**SE VGTA**



PLEASE FOLD THIS SHIPPING DOCUMENT IN HALF AND PLACE IT IN A WAYBILL POUCH AFFIXED TO YOUR SHIPMENT SO THAT THE BARCODE PORTION OF THE LABEL CAN BE READ AND SCANNED. \*\*\*WARNING: USE ONLY THE PRINTED ORIGINAL LABEL FOR SHIPPING. USING A PHOTOCOPY OF THIS LABEL FOR SHIPPING PURPOSES IS FRAUDULENT AND COULD RESULT IN ADDITIONAL BILLING CHARGES, ALONG WITH THE CANCELLATION OF YOUR FEDEX ACCOUNT NUMBER.

From: Origin ID: URFA (303) 996 8937  
BFHFAIIN30\_09272012  
GREGORY P LAPORTA  
Bank of America N.A. -HOME RETENTIO  
11802 Ridge Parkway Suite 100 HRM  
BROOMFIELD, CO 80029



C09200905192124

Ship Date: 28SEP12  
ActWgt: 1 LB  
CAD: 747693/FXRS1009  
Account#: S \*\*\*\*\*

Delivery Address Bar Code



Ref # 105803-101891



RMA #:  
Return Reason:

SHIP TO: (303) 996 8937 **BILL THIRD PARTY**  
**Bank of America N.A.**

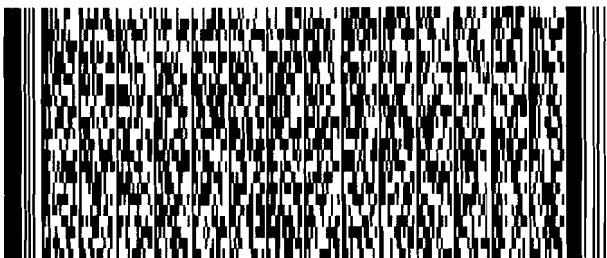
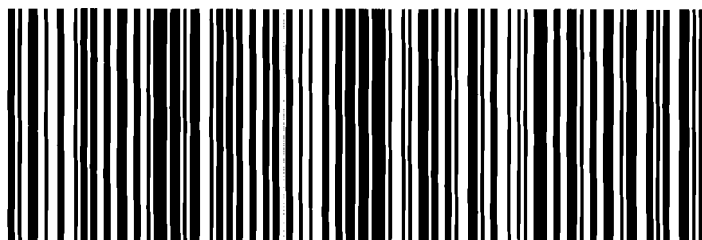
**11802 Ridge Parkway Suite 100 HRM**  
**HOME RETENTION**  
**BROOMFIELD, CO 80029**

**FedEx RETURNS A2**  
**STANDARD OVERNIGHT**

TRK# 5398 1649 0780  
0221

**80029**  
**CO-US**  
**DEN**

**72 URFA**



September 28, 2012

GREGORY P LAPORTA  
7260 Early Pioneer Ave  
Las Vegas, NV 89129

Loan Number: **182639401**

Dear GREGORY P LAPORTA:

Thank you for your interest in foreclosure prevention alternatives. We need information relating to your financial situation and the circumstances of your hardship to determine if your loan is eligible for this program.

As of the date of this letter, we cannot complete our review because some information we need is missing or incomplete.

Please complete and fax the required documentation using the enclosed fax cover sheet to 1.888.258.7329 or return using the enclosed FedEx envelope. **We must receive this information no later than October 28, 2012.**

**Please ensure all submissions are complete.** You may find the list below contains one or more documents you submitted as part of your Borrower Response Package. If so, they are listed because we need more information about them or because they were submitted with missing or incomplete information. When providing the additional documentation or clarifications, remember the following helpful hints:

- Write your loan number at the bottom of all pages if it's not already listed. This will aid in identifying your documents should they be sent separately or get separated.
- Include ALL PAGES of any document with multiple pages. For instance, if the last page of your bank statement indicates Page 6 of 6, ensure you provide the copy of all six pages.
- The signature of each borrower and the date the document was signed is required for many documents. Please make sure all the proper signatures and dates are provided for any documents listed below.
- Some requested documents have columns of numbers that must be added or subtracted to determine a total value (for example, Request for Mortgage Assistance or Uniform Borrower Assistance Form (Form 710), profit and loss statement). Please ensure that complete and accurate totals are provided for any and all columns.
- If a document you previously submitted is listed below, it may be too old to be usable. Please send us a copy of the most recent version(s) of the document.

#### **Important information about foreclosure**

Until we receive a completed Borrower Response Package, your loan is subject to the foreclosure process, up to and including foreclosure sale. Once your loan enters the foreclosure process (or if it has already entered the foreclosure process), foreclosure activities will continue until you have been evaluated for and enter into an approved foreclosure avoidance alternative. It is important that you continue to respond to any foreclosure notice and to any request for additional documentation required to complete your Borrower Response Package.

If you submit a complete Borrower Response Package less than 37 calendar days before a scheduled foreclosure sale, we will attempt to review your loan for a foreclosure alternative, but there is no guarantee we can stop the foreclosure sale. Even if we are able to approve your loan for a foreclosure alternative prior to a sale, a court with jurisdiction over the foreclosure proceeding (if any) or public official charged with carrying out the sale may not halt the scheduled sale. Also, if we receive your complete package less than 15 days before a scheduled foreclosure sale date, we are not obligated to review your package or request a postponement of the sale.

Please submit the following information for each borrower:

- **IRS Form 4506T (enclosed)** - This form allows us to request a copy of the tax return for each borrower. Borrowers who filed their tax returns jointly may send in one IRS Form 4506T signed and dated by both joint filers.
- **Tax Return** - A signed copy of the most recently filed tax return, with all schedules and tax forms (for example, Schedules A-E, Tax Form 8879 e-file, 4868 Tax Filing Extension, etc.). If you are not required to file a tax return, please submit a letter of explanation.
- **Pay Stubs** - The most recent pay stub that reflects at least 30 days of year to date earnings for each borrower who is either a salaried employee or hourly wage earner. (For example: if you are paid weekly, provide four pay stubs that cover the full month and if you are paid bi-monthly, two pay stubs at a minimum.) If you are new to your job and do not yet have a pay stub, submit a letter from employer verifying employment start date and salary or rate of pay.
- **Verification of Employment** - A letter from the employer of each borrower, on company letterhead, verifying start date, year-to-date earnings, along with frequency and rate of pay (including the potential for tips, commission and/or bonus) for the borrower.
- **Military Leave and Earnings Statement** - A copy of the two (2) most recent, consecutive statements which may include flight or hazard pay, rations, clothing allowance, quarters/housing allowance and proficiency pay. If you are not on active military duty, please provide your most recent consecutive pay stubs showing at least 30 days of income and year-to-date earnings (i.e., two pay stubs if paid semi-monthly; four pay stubs if paid weekly).
- **Self Employment Income Documentation** - Each self-employed borrower must provide copies of each of the following: 1) The most recent quarterly or year-to-date profit and loss statement for a period of no fewer than three (3) months. The statement must include the business name, income, expenses, net income after expenses and period start and end dates (for example 10/1/2011 through 12/31/2011). The statement must be signed and dated by the borrower. 2) Copies of the applicable self-employment tax schedule (C, or E and K-1). If you are no longer self employed, please provide a copy of your cancelled business license or letter of explanation.
- **Rental Income** - A copy of each of the following: 1) the current lease agreement for all rental properties, 2) evidence of receipt of payment, such as copies of your most recent two (2) months bank statements or cancelled checks, and 3) your most recent filed and signed federal tax return with all schedules, including Schedule E if not previously provided. If you no longer receive rental income, or this property is not listed on Schedule E of your most recent tax return, please provide a letter of explanation.
- **Social Security Benefits** - A copy of the current year Social Security benefits statement that states the amount, frequency and duration of the benefit, along with evidence of receipt of payment, such as bank statements.
- **Supplemental Security Insurance Benefits** - A copy of the most recent Supplemental Security Insurance benefits statement that states the amount, frequency and duration of the benefit, along with evidence of receipt of payment, such as bank statements.
- **Disability Policy Benefits** - A copy of the most recent disability policy benefits statement that states the amount, frequency and duration of the benefit, along with evidence of receipt of payment, such as bank statements.
- **Death Benefits** - A copy of the most recent death benefits statement that states the amount, frequency and duration of the benefit, along with evidence of receipt of payment, such as bank statements.
- **Pension / Retirement Benefits** - A copy of the most recent pension/retirement benefits statement that states the amount, frequency and duration of the benefit, along with evidence of receipt of payment, such as bank statements.

- **Bank Statements for Verification of Receipt of Income** – A copy of two (2) most recent, consecutive months of bank statements -- all pages -- evidencing receipt of payment of income (for example, rental/security deposits, boarder, Social Security, disability, pension, unemployment, alimony, child support, etc.)
- **Bank Accounts and Other Liquid Assets for Verification of Assets** - For each applicable asset type (checking, savings, money market, CDs and other liquid assets) submit copy of the two (2) most recent, consecutive monthly bank statements. Each statement must include all pages. If you have previously submitted these statement(s), you must resubmit because the documents we received were either too old, incomplete, missing pages, not consecutive dates, or did not include all the accounts needed.
- **Unemployment Benefits** - A copy of an unemployment benefits statement that states the amount, frequency and duration of the benefit, along with evidence of receipt of payment, such as bank statements.
- **Divorce Agreement** - A copy of the divorce decree or court decree. A copy of any recorded Quit Claim Deed is required if a borrower no longer resides in the subject property and is not able or willing to execute the modification documents which you included in your Request for Mortgage Assistance or Uniform Borrower Assistance Form (Form 710).
- **Separation Agreement** - A copy of the separation agreement or other written agreement or court decree. A copy of any recorded Quit Claim Deed is required if a borrower no longer resides in the subject property and is not able or willing to execute the modification documents which you included in your Request for Mortgage Assistance or Uniform Borrower Assistance Form (Form 710).
- **Alimony Support Agreements** - Since you have requested that alimony income be considered as part of your request, please provide a copy of the divorce decree, separation agreement or other written agreement or court decree that states the amount of the alimony and period of time over which it will be received. Additionally, two (2) most recent, consecutive deposit receipts or two (2) most recent, consecutive bank statements showing that payment has continued for two consecutive months.
- **Child Support Agreements** - Since you have requested that child support income be considered as part of your request, please provide a copy of the divorce decree, separation agreement or other written agreement or court decree that states the amount of the child support and period of time over which it will be received. Additionally, two (2) most recent, consecutive deposit receipts or two (2) most recent, consecutive bank statements showing that payment has continued for two consecutive months.
- **K-1 / Tax Form 1120S or 1065B** - A copy of a shareholder's share of income for self employment income listed on Schedule E of your recent tax returns for verification of percentage of ownership.
- **Verification of Occupancy** - A copy of a utility bill (for example, gas, electric, cable service, personal cell phone, land line phone) in either borrower's name verifying occupancy of the subject property.
- **Death Certificate** - A copy of the death certificate of the deceased borrower.
- **Power of Attorney** - A copy of the power of attorney for the borrower.
- **Homeowners Association Documentation** - Letter or bill from homeowners/condominium association reflecting dues amount and frequency paid.
- **Bankruptcy Documentation** - A copy of your recorded bankruptcy filing and/or bankruptcy discharge papers.
- **Publicly Traded Securities Statement** - A copy of the most recent quarterly or a minimum of two (2) months consecutive statements for each publicly traded securities account (for example, stocks and bonds) or other investment accounts held.
- **Property Tax Statement** - A copy of your most recent property tax statement(s) indicating the total annual amount due for the current year.

- **Homeowners Hazard Insurance** - A copy of your most recent hazard insurance declaration indicating the total annual premium amount for the current year.
- **Recorded Quit Claim Deed or Warranty Deed** - A copy of this document if you are removing a co-borrower from the modification application.
- **Boarder Income** - A copy of a room rental agreement or statement from the borrower or boarder indicating how much boarder rent is paid monthly. Also provide proof of receipt of monthly rent by providing two (2) most recent, consecutive bank statements and/or two (2) most recent, consecutive deposit receipts/cancelled checks. Handwritten receipts are not acceptable.
- **Name Change** - The documents you have provided indicate a name change for the borrower or co-borrower. Please provide a copy of a marriage certificate, divorce decree or other legal document certifying the legal name change.
- **Proof of Hardship** - Copy of documentation to support the hardship indicated on the section of your Request for Mortgage Assistance or Uniform Borrower Assistance Form (Form 710). Please see the enclosed Request for Hardship Documentation for a list of specific documents.
- **Non-Borrower Income Contribution** - Your Request for Mortgage Assistance or Uniform Borrower Assistance Form (Form 710) indicates that a non-borrower (defined as someone who resides in the property, contributes to household income but is not listed as a borrower on the loan) contributes to the total household income. The following documents must be provided by the non-borrower as proof of eligible income: 1) completed IRS Form 4506T (enclosed), 2) applicable income documentation (pay stubs, profit and loss statement, Social Security benefits statement, or other recurring income sources), 3) proof of non-borrower residency in subject property is required as well by providing either a utility bill, cell phone bill, current driver's license, or pay stub showing the subject property address, and 4) a letter of explanation that states your relationship to the Non-borrower.
- **Business Bank Statements** - A copy of two most recent, consecutive months of Business Bank statements – all pages – evidencing receipt of payment of business income. If you do not have a business account provide a letter of explanation.
- **Business / Corporate Tax Returns** - A signed copy of the most recently filed Business tax return, with all schedules and tax forms. If you have filed a Tax Extension for the current year, provide a copy of the previous year and Tax Filing Extension Form. If you are not required to file a business tax return, please submit a letter of explanation.
- **Personal and/or Business Tax Extension** - You have indicated that you have filed for an extension with the IRS for either your Personal and/or Business tax returns. A copy of the Tax Form 4868 and/or 7004 that was filed with the IRS is required.
- **Non-Borrower Credit Authorization Form** (enclosed) - Your Request for Request for Mortgage Assistance or Uniform Borrower Assistance Form (Form 710) indicates that a non-borrower (defined as someone who resides in the property, contributes to household income but is not listed as a borrower on the loan) contributes to the total household income. A Credit Authorization Form is required to be signed and completed fully by the Non-Borrower. This document is used to verify the occupancy (only) of the non-borrower.
- **Dissolution of Business** - You have indicated that you are no longer self employed. A copy of your cancelled business license or a letter of explanation is required.
- **Public Assistance** - You have indicated you receive public assistance income. A copy of the award letter or benefits statement from the provider stating the amount and frequency of the benefit is required. (For example: Adoption Assistance, Food Stamps, Welfare benefits, Worker's compensation, etc.). Additionally, two most recent, consecutive deposit receipts or two most recent, consecutive bank statements showing that payment has continued for two consecutive months.

- **Form 710 Uniform Borrower Assistance Form (enclosed)** – This form must be completed in its entirety. Sections requiring a total must be completed and accurately totaled. The form must be signed and dated by all borrowers.
- **Hardship Letter** - A written explanation describing the specific nature of your Hardship.

**Please note: Keep a copy of all documents for your records. Do not send original documentation unless otherwise noted.**

**Also, we have been unable to contact you to discuss your options. Please call the number below to provide a phone number that we may call to discuss your account with you to determine the documentation required to review your loan for this program.**

#### **Other options that may be available**

If you do not wish to pursue a loan modification or do not return your documents as requested above, we want you to know about other options to avoid foreclosure, including short sale and deed in lieu of foreclosure.

In a short sale, you list the property for sale at the fair market value and, when the property has sold, your mortgage is paid off with the net proceeds **even if you sell your property for less than you owe on the loan**. In addition, after a successful short sale, we may be able to forgive any outstanding balance.

#### **Additional benefits of a short sale include:**

- Potential for **financial assistance** upon closing to help with relocation expenses.
- Takes less time to complete than a foreclosure, so your reported delinquency could be shorter than it would with a foreclosure. As a result, your credit may improve sooner than it would if your house were to go into foreclosure.
- Bank of America's guidance on a fair list price to market and list your house.
- Assistance from a licensed real estate agent of your choice throughout the process.

If you are unable to sell the property in a short sale, another option to avoid foreclosure is a deed in lieu of foreclosure. With a deed in lieu, you voluntarily transfer ownership of the property secured by the mortgage loan to us to satisfy the total amount due on the first mortgage.

#### **Benefits of a deed in lieu include:**

- You may be eligible to receive **financial assistance** upon closing for relocation expenses.
- Allows you to avoid the public auction of your property.
- Generally takes less time to complete than a foreclosure, so your reported delinquency could be shorter than it would with a foreclosure. As a result, your credit may improve sooner than it would if your house were to go into foreclosure.

If keeping your property is not the best option for your situation, contact Short Sale Customer Care at **1.866.880.1232** or your customer relationship manager for more information about a short sale or deed in lieu of foreclosure.

#### **We are here to help**

If you have any questions about our request for documents, want to confirm that we have received your missing information, or are interested in other alternatives to avoid foreclosure please call 1.800.669.6650 Monday – Friday 7 a.m. to 12 a.m. and Saturday 8 a.m. to 6 p.m. Eastern. We want to work with you and urge you to send us your documentation as soon as possible.

You can also seek assistance at no charge from U.S. Department of Housing and Urban Development (HUD)-approved housing counselors by calling the HOPE Hotline Number (1.888.995.HOPE). The HUD-approved counselors can work with you to create a household budget and develop an action plan to help reduce your household debt. Assistance in understanding this notice is available through the HOPE Hotline by asking for MHA HELP.

Kikisha Holmes  
Home Loan Team  
Bank of America, N.A.



**Bank of America**  **Home Loans**

C3\_648-9-GSEIINBAU0E

**Enclosures:** 1) Pre-paid envelope 2) Customized Cover Sheet 3) IRS Form 4506-T 4) Blank IRS Form 4506-T 5) Uniform Borrower Assistance Form 6) Request for Proof of Hardship Documentation 7) Non-Borrower Credit Authorization Form

This communication should not be construed as an attempt to collect a debt or a demand for payment. You are not obligated to enter into a Modification Agreement or other loss mitigation program. You should consult with your bankruptcy attorney or other advisor regarding a modification or other loss mitigation program and how it will affect your legal rights and options.

Bank of America, N.A. is required by law to inform you that this communication is from a debt collector. However, the purpose of this communication is to let you know that we need additional information in order to complete our review of your request for a loan modification or other loss mitigation assistance.

Mortgages funded and administered by an  Equal Housing Lender.  
 Protect your personal information before recycling this document.



**Customized Cover Sheet for your  
Financial Documentation Package**

It is important that you include this cover sheet with your FedEx or FAX to help us track your document submission and expedite the handling of your package.

**FedEx:**

If you would like to FedEx your documents back to us, please include this page in the FedEx envelope provided.

**Fax:**

If you would like to FAX your documents back to us, please use this as your fax cover page. Fax to:  
**1.888.258.7329**

<b>Borrower:</b>	<b>GREGORY P LAPORTA</b>
<b>Loan Number:</b>	<b>182639401</b>
<b>Program Name:</b>	<b>FHFA</b>
<b>OrderID:</b>	<b>105803</b>



182639401+USC+FHFA+101891

# 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 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.  GREGORY P LAPORTA	<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) GREGORY P LAPORTA 7260 EARLY PIONEER AVENUE, LAS VEGAS, NV 89129	
<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. <b>Bank of America, N.A., C/O Tax Verification Services, 30 Executive Park #200 Irvine, CA 92614 Ref #:182639401 / 105803</b>	

**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. ▶ 1040

**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. 12/31/2011 12/31/2010

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>Sign Here</b> ▶ Signature (see instructions)	Date
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.

**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)**

<b>If you filed an individual return and lived in:</b>	<b>Mail or fax to the "Internal Revenue Service" at:</b>
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	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	RAIVS Team Stop 6705 P-6 Kansas City, MO 64108
	512-460-2272
	559-456-5876
	816-292-6102

**Chart for all other transcripts**

<b>If you lived in or your business was in:</b>	<b>Mail or fax to the "Internal Revenue Service" at:</b>
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
	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250
	859-669-3592

**Line 1b.** Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) 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:T:SP  
1111 Constitution Ave. NW, IR-6526  
Washington, DC 20224

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

## 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.  <b>Bank of America, N.A., C/O Tax Verification Services, 30 Executive Park #200 Irvine, CA 92614 Ref #:182639401 / 105803</b>	

**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. ▶ 1040

**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. 12/31/2011 12/31/2010

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>Sign Here</b> ▶ Signature (see instructions)	Date
▶ 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.

## 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	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	RAIVS Team Stop 6705 P-6 Kansas City, MO 64108
	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	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250
	859-669-3592
<b>Line 1b.</b> 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.	
<b>Line 3.</b> Enter your current address. If you use a P. O. box, include it on this line.	
<b>Line 4.</b> Enter the address shown on the last return filed if different from the address entered on line 3.	
<b>Note.</b> 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.	
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<b>Signature and date.</b> 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.	

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**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.

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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:T:SP  
1111 Constitution Ave. NW, IR-6526  
Washington, DC 20224

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

**UNIFORM BORROWER ASSISTANCE FORM**

If you are experiencing a temporary or long-term hardship and need help, you must complete and submit this form along with other required documentation to be considered for available solutions. On this page, you must disclose information about (1) you and your intentions to either keep or transition out of your home; (2) the property's status; (3) real estate taxes; (4) homeowner's insurance premiums; (5) bankruptcy; (6) your credit counseling agency, and (7) other liens, if any on your property.

On Page 2 you must disclose information about **all** of your income, expenses and assets. Page 2 also lists the required income documentation that you must submit in support of your request for assistance. Then on Page 3, you must complete the Hardship Affidavit in which you disclose the nature of your hardship. The Hardship Affidavit informs you of the required documentation that you must submit in support of your hardship claim.

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

**REMINDER:** The Borrower Response Package you need to return consists of: (1) this completed, signed and dated Borrower Assistance Form; (2) completed and signed IRS Form 4506T-EZ; (3) required income documentation, and (4) required hardship documentation.

Loan I.D. Number 182639401 (usually found on your monthly mortgage statement)

I want to:  Keep the Property  Sell the Property

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

The property is currently:  Owner Occupied  Renter Occupied  Vacant

**BORROWER****CO-BORROWER**

BORROWER'S NAME

GREGORY P LAPORTA

CO-BORROWER'S NAME

SOCIAL SECURITY NUMBER

DATE OF BIRTH

SOCIAL SECURITY NUMBER

DATE OF BIRTH

HOME PHONE NUMBER WITH AREA CODE

HOME PHONE NUMBER WITH AREA CODE

CELL OR WORK NUMBER WITH AREA CODE

CELL OR WORK NUMBER WITH AREA CODE

MAILING ADDRESS

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

7260 EARLY PIONEER AVENUE, LAS VEGAS, NV 89129

EMAIL ADDRESS

Is this property listed for sale?  Yes  No

If yes, what was the listing date? \_\_\_\_\_

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

Date of offer: \_\_\_\_\_ Amount of Offer: \$ \_\_\_\_\_

Agent's Name: \_\_\_\_\_

Agent's Phone Number: \_\_\_\_\_

For Sale by Owner?  Yes  NoHave you contacted a credit counseling agency for help?  Yes  No  
If yes, please complete the counselor contact information below:

Counselor's name: \_\_\_\_\_

Agency's name: \_\_\_\_\_

Counselor's Phone Number: \_\_\_\_\_

Counselor's Email Address: \_\_\_\_\_

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

Total monthly amount: \$ \_\_\_\_\_

Name and address that fees are paid to: \_\_\_\_\_

Have you filed for bankruptcy  Yes  NoIf yes:  Chapter 7  Chapter 13 Filing Date: \_\_\_\_\_Has your bankruptcy been discharged?  Yes  No Bankruptcy case number: \_\_\_\_\_

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**UNIFORM BORROWER ASSISTANCE FORM**

Monthly Household Income		Monthly Household Expenses/Debt		Household Assets (associated with the property and/or borrower(s))	
Monthly Gross wages	\$	First Mortgage Payment	\$	Checking Account(s)	\$
Overtime	\$	Second Mortgage Payment	\$	Checking Account(s)	\$
Child Support / Alimony*	\$	Homeowner's Insurance	\$	Savings / Money Market	\$
Non-taxable social security/SSDI	\$	Property Taxes	\$	CDs	\$
Taxable SS benefits or other monthly income from annuities or retirement plans	\$	Credit Cards / Installment Loan (s) (total minimum payment per month)	\$	Stocks/Bonds	\$
Tips, commissions, bonus and self-employed income	\$	Alimony, child support payments	\$	Other Cash on Hand	\$
Rents Received	\$	Car lease payments	\$	Other Real Estate (estimated value)	\$
Unemployment Income	\$	HOA/Condo Fees/Property Maintenance	\$	Other _____	\$
Food Stamps/Welfare	\$	Mortgage Payments on other properties	\$		\$
Other _____	\$	Other _____	\$		\$
<b>Total (Gross Income)</b>	<b>\$</b>	<b>Total Debt/Expenses</b>	<b>\$</b>	<b>Total Assets</b>	<b>\$</b>

\*Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered for repaying this loan.

Lien Holder's Name \_\_\_\_\_ Balance / Interest Rate \_\_\_\_\_ Loan Number \_\_\_\_\_

**Required Income Documentation**

**Do you earn a wage?**

For each borrower who is a salaried employee or hourly wage earner, include the most recent pay stub that reflects at least 30 days of year-to-date earnings for each borrower.

**Are you self-employed?**

For each borrower who receives self-employed income, include a complete, signed individual federal income tax refund and, as applicable, the business tax return; AND either the most recent signed and dated quarterly or year-to-date profit/loss statement that reflects activity for the most recent three months; OR copies of bank statements for the business account for the last two months evidencing continuation of business activity.

**Do you have any additional sources of income?** Provide for each borrower as applicable:

**"Other Earned Income" such as bonuses, commissions, housing allowance, tips or overtime:**

Reliable third-party documentation describing the amount and nature of the income (e.g., employment contract or printouts documenting tip income).

**Social Security, disability or death benefits, pension, public assistance, or adoption assistance:**

Documentation showing the amount and frequency of the benefits, such as letters, exhibits, disability policy or benefits statement from the provider, and

Documentation showing the receipt of payment, such as copies of the two most recent bank statements showing deposit amounts.

**Rental Income:**

Copy of the most recent filed federal tax return with all schedules, including Schedule E--Supplement Income and Loss. Rental income for qualifying purposes will be 75% of the gross rent reduced by the monthly debt service on the property, if applicable; or

If rental income is not reported on Schedule E -- Supplemental Income and Loss, provide a copy of the current lease agreement with either bank statements or cancelled rent checks demonstrating receipt of rent.

**Investment income:**

Copies of the two most recent investment statements or bank statements supporting receipt of this income.

**Alimony, child support, or separation maintenance payments as qualifying income:\***

Copy of divorce decree, separation agreement, or other written legal agreement filed with a court, or court decree that states the amount of the alimony, child support, or separation maintenance payments and the period of time over which the payments will be received, and

Copies of your two most recent bank statements or other third-party documents showing receipt of payment.

\*Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered for repaying this loan.



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**UNIFORM BORROWER ASSISTANCE FORM**

**HARDSHIP AFFIDAVIT**

**(provide a written explanation with this request describing the specific nature of your hardship)**

I am requesting review of my current financial situation to determine whether I qualify for temporary or permanent mortgage relief options.

Date Hardship Began is: \_\_\_\_\_  Written hardship explanation enclosed

I believe that my situation is:

- Short-term (under 6 months)
- Medium-term (6-12 months)
- Long-term or Permanent Hardship (greater than 12 months)

**I am having difficulty making my monthly payment because of reasons set forth below:**  
*(Please check all that apply and submit required documentation demonstrating your hardship)*

<b>If your Hardship is:</b>	<b>Then the Required Hardship Documentation is:</b>
<input type="checkbox"/> Unemployment	<input type="checkbox"/> No Hardship documentation required
<input type="checkbox"/> Underemployment	<input type="checkbox"/> No Hardship documentation required, as long as you have submitted the income documentation that supports the income described in the Required income Documentation section above
<input type="checkbox"/> Income reduction (e.g. elimination of overtime, reduction in regular working hours, or a reduction in base pay)	<input type="checkbox"/> No Hardship documentation required, as long as you have submitted the income documentation that supports the income described in the Required income Documentation section above
<input type="checkbox"/> Divorce or legal separation; Separation of Borrowers unrelated by marriage, civil union or similar domestic partnership under applicable law	<input type="checkbox"/> Divorce decree signed by the court; OR <input type="checkbox"/> Separation agreement signed by the court; OR <input type="checkbox"/> Current credit report evidencing divorce, separation, or non-occupying borrower has a different address; OR <input type="checkbox"/> Recorded quitclaim deed evidencing that the non-occupying Borrower or co-Borrower has relinquished all rights to the property
<input type="checkbox"/> Death of a borrower or death of either the primary or secondary wage earner in the household	<input type="checkbox"/> Death Certificate; OR <input type="checkbox"/> Obituary or newspaper article reporting the death
<input type="checkbox"/> Long-term or permanent disability; Serious illness of a borrower/co-borrower or dependent family member	<input type="checkbox"/> Doctor's certificate of illness or disability; OR <input type="checkbox"/> Medical bills; OR <input type="checkbox"/> Proof of monthly insurance benefits or government assistance (if applicable)
<input type="checkbox"/> Disaster (natural or man-made) adversely impacting the property or Borrower's place of employment	<input type="checkbox"/> Insurance claim; OR <input type="checkbox"/> Federal Emergency Management Agency grant or Small Business Administration loan; OR <input type="checkbox"/> Borrower or Employer property located in a federally declared disaster area
<input type="checkbox"/> Distant employment transfer	<input type="checkbox"/> No hardship documentation required
<input type="checkbox"/> Business failure	<input type="checkbox"/> Tax return from previous year (including all schedules) AND <input type="checkbox"/> Proof of business failure supported by one of the following: <ul style="list-style-type: none"> <li>• Bankruptcy filing for the business; or</li> <li>• Two months recent bank statements for the business account evidencing cessation of business activity; or</li> <li>• Most recent signed and dated quarterly or year-to-date profit and loss statement</li> </ul>



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**Borrower/Co-Borrower Acknowledgement and Agreement**

1. I certify that all of the information in this Borrower Assistance Form is truthful and the hardship(s) identified above has contributed to submission of this request for mortgage relief.
2. I understand and acknowledge that the Servicer, owner or guarantor of my mortgage, or their agent(s) may investigate the accuracy of my statements, may require me to provide additional supporting documentation, and that knowingly submitting false information may violate Federal and other applicable law.
3. I understand the Servicer will obtain a current credit report on all borrowers obligated on the Note.
4. I understand that if I have intentionally defaulted on my existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this request for mortgage relief or if I do not provide all required documentation, the Servicer may cancel any mortgage relief granted and may pursue foreclosure on my home and/or pursue any available legal remedies.
5. I certify that my property has not received a condemnation notice.
6. I certify that I am willing to provide all requested documents and to respond to all Servicer communications in a timely manner. I understand that time is of the essence.
7. I understand that the Servicer will use this information to evaluate my eligibility for available relief options and foreclosure alternatives, but the Servicer is not obligated to offer me assistance based solely on the representations in this document or other documentation submitted in connection with my request.
8. If I am eligible for a trial period plan, repayment plan, or forbearance plan, and I accept and agree to all terms of such plan, I also agree that the terms of this Acknowledgment and Agreement are incorporated into such plan by reference as if set forth in such plan in full. My first timely payment following my Servicer's determination and notification of my eligibility or prequalification for a trial period plan, repayment plan, or forbearance plan (when applicable) will serve as acceptance of the terms set forth in the notice sent to me that sets forth the terms and conditions of the trial period plan, repayment plan, or forbearance plan.
9. I agree that when the Servicer accepts and posts a payment during the term of any repayment plan, trial period plan, or forbearance plan it will be without prejudice to, and will not be deemed a waiver of, the acceleration of my loan or foreclosure action and related activities and shall not constitute a cure of my default under my loan unless such payments are sufficient to completely cure my entire default under my loan.
10. I agree that any prior waiver as to my payment of escrow items to the Servicer in connection with my loan has been revoked.
11. If I qualify for and enter into a repayment plan, forbearance plan, and trial period plan, I agree to the establishment of an escrow account and the payment of escrow items if an escrow account never existed on my loan.
12. I understand that the Servicer will collect and record personal information that I submit in this Borrower Response Package and during the evaluation process, including, but not limited to, my name, address, telephone number, social security number, credit score, income, payment history, and information about my account balances and activity. I understand and consent to the Servicer's disclosure of my personal information and the terms of any relief or foreclosure alternative that I receive to any investor, insurer, guarantor, or servicer that owns, insures, guarantees, or services my first lien or subordinate lien (if applicable) mortgage loan(s) or to any HUD-certified housing counselor.
13. If I am eligible for foreclosure prevention relief under the federal Making Home Affordable Program, I understand and consent to the disclosure of my personal information and the terms of any Making Home Affordable Agreement by the Servicer to (a) the U.S. Department of the Treasury, (b) Fannie Mae and Freddie Mac in connection with their responsibilities under the Homeowner Affordability and Stability Plan, and (c) companies that perform support services in conjunction with Making Home Affordable.
14. I consent to being contacted concerning this request for mortgage assistance at any cellular or mobile telephone number I have provided to the Lender. This includes text messages and telephone calls to my cellular or mobile telephone.

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

\_\_\_\_\_  
Date

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

\_\_\_\_\_  
Date



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## Request for Proof of Hardship Documentation

We have reviewed your documentation and we are still missing required documentation that provides evidence of your hardship. We cannot continue our evaluation without this documentation.

Review the Hardships listed below that match the hardship you indicated on the Request for Mortgage Assistance (RMA) or the Uniform Borrower Assistance Form (Form 710) you previously submitted. Send the required hardship documentation as directed on the cover letter that details which documents are missing or incomplete.

Also, if you have not already done so, please provide the details of your hardship in a **written explanation** and provide relevant documentation to support your explanation of the hardship.

If your Hardship is:	Then, we will need the following documents:
Unemployment	<ul style="list-style-type: none"> <li>• Termination Notice <b>or</b></li> <li>• Copy of unemployment compensation check <b>or</b></li> <li>• Unemployment notice or filing</li> </ul>
Underemployment	<ul style="list-style-type: none"> <li>• Documentation evidencing job loss <b>or</b></li> <li>• Pay stubs from previous and new job <b>or</b></li> <li>• Previous year's tax return</li> </ul>
Income Reduction (e.g., elimination of overtime, reduction in regular working hours, or a reduction in base pay)	<ul style="list-style-type: none"> <li>• Pay stubs showing previous salary and new salary <b>or</b></li> <li>• Employer notification</li> </ul>
Divorce or legal separation; Separation of Borrowers unrelated by marriage, civil union or similar domestic partnership under applicable law	<ul style="list-style-type: none"> <li>• Divorce decree signed by the court <b>or</b></li> <li>• Separation agreement signed by the court <b>or</b></li> <li>• Recorded quitclaim deed evidencing that the non-occupying Borrower or co-Borrower has relinquished all rights to the property.</li> </ul>
Death of a borrower or death of either the primary or secondary wage earner in the household	<ul style="list-style-type: none"> <li>• Death Certificate <b>or</b></li> <li>• Obituary or newspaper article reporting the death</li> </ul>
Long-term or permanent disability; Serious illness of a borrower/co-borrower or dependent family member	<ul style="list-style-type: none"> <li>• Doctor's certificate of illness or disability <b>or</b></li> <li>• Medical bills <b>or</b></li> <li>• Proof of monthly insurance benefits or government assistance (if applicable)</li> </ul>
Disaster (natural or man-made) adversely impacting the property or Borrower's place of employment	<ul style="list-style-type: none"> <li>• Insurance claim <b>or</b></li> <li>• Federal Emergency Management Agency grant or Small Business Administration loan <b>or</b></li> <li>• Borrower or Employer property located in federally declared disaster area <b>or</b></li> <li>• Statement from Employer (if place of employment was affected)</li> </ul>
Distant employment transfer	<ul style="list-style-type: none"> <li>• Submit the documentation that supports the relocation (copy of the transfer letter, etc.)</li> </ul>
Business Failure	<ul style="list-style-type: none"> <li>• Tax Return from the previous year (including all schedules) <b>or</b></li> <li>• Proof of business failure supported by one of the following:                             <ul style="list-style-type: none"> <li>• Bankruptcy filing for the business; <b>or</b></li> <li>• Two months recent bank statements for the business account evidencing cessation of business activity; <b>or</b></li> <li>• Most recent signed and dated quarterly <b>or</b> year-to-date profit and loss statement</li> </ul> </li> </ul>

**To Be Completed if a Borrower/Co-Borrower Discloses Income From a Household Member Who is Not on the Promissory Note**

LOAN #: 182639401

Your Request for Mortgage Assistance (RMA) or Uniform Borrower Assistance Form (Form 710) indicates that a non-borrower contributes to your total household income. For our purposes, a "non-borrower" is an individual who resides in your home and contributes to the household income but is not personally obligated on your mortgage loan. As part of the evaluation process, a Credit Authorization Form must be completed and signed by each non-borrower.

Note: Updated or additional documents may be required. Copies of this form may be used if you have more than one non-borrower contributing to your total household income.

Please have the non-borrower fully execute the below **NON-BORROWER CREDIT AUTHORIZATION FORM**.

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**NON-BORROWER CREDIT AUTHORIZATION FORM TO OBTAIN CONSUMER CREDIT REPORT**

The undersigned non-borrower certifies the following:

1. I am an occupant of 7260 EARLY PIONEER AVENUE, LAS VEGAS, NV 89129 (the "Property");
2. I contribute to the total household income of the Property;
3. I understand and acknowledge that Bank of America is evaluating the mortgage loan that is secured by the Property for a loan modification.
4. I hereby authorize Bank of America, N.A., or its designated agent, to obtain and review a consumer credit report containing my credit history and other non-public information as part of its evaluation process.

This Authorization shall constitute the undersigned's agreement to allow Bank of America, N.A. to obtain a copy of a consumer credit report in the manner permitted by the Fair Credit Reporting Act.

\_\_\_\_\_  
NAME (Non-Borrower)

\_\_\_\_\_  
SIGNATURE (Non-Borrower)

\_\_\_\_\_  
RELATIONSHIP TO BORROWER

\_\_\_\_\_  
DATE

NON-BORROWER SOCIAL SECURITY NUMBER: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_



182639401+USC+FHFA+101891

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