1 Orchard Road, Suite 235 Lake Forest, CA 92630
Phone: (949) 273-8990 – Website: www.coast2coastfundinggroup.com

Submission Stacking Order

- Contract UW Form **(Required for NOO transactions, LTV>80% HM or Delayed Financing.**
- HVCC Appraisal Credit Card Authorization Form/Appraisal Order Form
  - Please be sure that you obtain a copy of the credit card being used to pay for the appraisal (front/back). Also please be sure to initial for the possible appraisal review charge and ***fill in an authorized amount to charge.***
  -

- Turn-time Advisory Policy– SIGNED BY: BUYER, LISTING AGENT, BUYERS AGENT
- Notice To Borrower - Early Loan Payoff Restriction
- Impound Policy Disclosure
- Loan Lock Policy Disclosure

- Income Documentation/Verification*
  - 30 days most recent consecutive paystubs
  - 2 years W2s
  - 2 years personal 1040s ***(REMOVE STATE TAX RETURN)***
  - Should the borrower(s) receive bonus, commission, overtime, etc., please obtain the 2 most recent year-end paystubs.

- Asset Documentation/Verification*
  - Most recent 60 days statement(s). Complete statement for all accounts to be used for closing and accounts used for escrow(EMD) deposit.
  - Include detailed LOE from borrower stating the intended accounts to be used for closing and indicate the amount from each account.

- PITI Documentation
  - Mortgage statements for each mortgage owed by borrower(s) or spouse.
  - Homeowners insurance policies that reflect an annual premium
  - HOA statements for all properties with HOA dues.
  - Property tax statement for each property owned by borrower(s) or spouse.

- Signed Borrower's Certification and Authorization (COAST 2 COAST FORM)
- Signed 4506-T (COAST 2 COAST FORM)
- 2 Forms of ID(s)
  - Social Security Card and Driver's License. Should the borrower not be able to locate their social security card, please provide a 2nd form of ID and the form SSA-89 completed (COAST 2 COAST FORM) (signed) and Copy of Permanent Resident Alien Card (if applicable)

Scanned or original PDF documents only. NO PHOTOS.

1 Orchard Road, Suite 235 Lake Forest, CA 92630
Phone: (619) 573-3081 – Website: www.condolitigation.com

Turntime Advisory Policy

Closing Date

Coast 2 Coast Funding Group and our team members will not issue estimates of a closing date at anytime during the loan process. However, we issue a turn-time proceedure guideline which explains each step in our loan process and provides an expected turn-time for each individual step. All interested parties may use our turn-time proceedure document to formulate and update their own estimates as our *team members will not make estimations beyond the current loan milestone.*

Removing Loan Contingencies

Much like the policy surrounding closing dates we also do not provide guidance on the removal of loan contingencies. Discretion is left to the borrower to review the loan approval and to make judgement based upon the current loan conditions and with the knowledge that new conditions can be added at anytime. We do not issue a "final approval", so the policy is maintained through the closing of the loan and neither the company nor team members will make a real or implied commitment to lend at anytime.

"No Rush" Policy

Underwriting will not entertain any requests to "rush" or otherwise expidite files under any circumstance at anytime during the transaction. Also, no updates will be provided until the expiration of the posted turn-time for each milestone.

Acknowledgment of Policy

By signing below you acknowledge this policy with the understanding that any disruption of Coast 2 Coast Funding Group staff that is in contradiction of this policy will result in further delay or cancellation of the associated loan at the discretion of senior management.

Thank you for your cooperation.

_____

Printed Name & Signature

Turn-Time Procedures

Listed below is a detailed explanation of each phase in our process. In addition to providing the expected turn-time at each step it provides a roadmap to indicate what remains to be completed prior to the closing of transactions. Each phase must be completed prior to moving on to the next with the exception of the appraisal which can be ordered anytime after the underwriters acceptance of the submission.

Initial Loan set-up & underwriting manager submission acceptance	2-3 business days. This process begins once a submission has been received and determined to be complete by a Coast 2 Coast Account Executive or Loan Officer. Borrower or broker will be notified by email regarding submission acceptance. Please do not inquire on status until after after the expiration of stated turn-time.
L.E./ Initial disclosures	Our disclosures will be sent to the borrower at the completion of the loan set-up process.
Rate Lock	Rate lock is issued once file is clear for docs unless rush UW option is used, in this case rate can be locked at the time of submission.
Appraisal Order	Appraisals can be ordered after the underwriting manager's submission acceptance at the request of either the borrower or submitting loan broker.
Conditional Loan Approval	Conditional loan approval is generally completed within 7-10 business days from the date of the underwriting manager's submission acceptance. Turn-time can fluctuate longer or shorter without prior notice. An updated estimated approval turn-time will be provided with notice of the underwriting manager's submission acceptance. Rush underwriting is available for an additional upfront fee of $995.00 and typically makes the conditional loan approval available within 1-3 business days.
Review of prior to doc conditions	Conditions will be reviewed within 2-3 business days *each time* new conditions are received. An updated conditional loan approval will be provided indicating if each condition has been satisfied "signed off" or provide advice if a condition was provided incorrectly. New conditions to be added as required by underwriting. With each new updated approval the conditions must be sent all together and are subject to the above mentioned turn-time. Clear for docs is indicated by the issuance of an updated loan approval with all prior to document conditions satisfied. ***Note: conditions will not be submitted to underwriting for review until complete conditions are received. Please only send conditions all together.***
Loan documents to escrow & C.D.	2-3 business days from satisfaction of all prior to doc conditions & return of doc order form.
Review of Signed loan docs	1-2 business days. Underwriting will review loan documents and issue an updated conditional loan approval within 48hrs of correct and complete loan documents being returned to our office. *****Original documents only. No faxed or scanned documents will be reviewed***.
Review of funding conditions	Funding conditions will be reviewed within 24hrs *each time* new conditions are received. An updated conditional loan approval will be provided indicating if each condition has been satisfied "signed off" or provide advice if a condition was provided incorrectly. New conditions to be added as required by underwriting. ***Note: conditions will not be submitted to underwriting for review until complete conditions are received. Please only send conditions all together.***
Funding	Funding is typically issued the same day when all funding conditions are signed off before 11:00am PST. If not loan will be set-up for funding are the following business day.
Broker Checks	Broker checks are mailed within 10 business days from the receipt of the final closing package from escrow. Checks are mailed from a payment processing center and are sent by regular mail only. Checks are sent in generic payment processing envelope, so please closely monitor mail as to not accidentally discard check.

1 Orchard Road, Suite 235, Lake Forest • CA 92630, Phone: (949) 273-8990 • Website: www.coast2coastfundinggroup.com

Contract Underwriting Authorization Form

The Contract Underwritng Fee is a non-refundable fee and is in additional to our normal underwriting fees paid at the close of escrow. For further clarification we advise that the fee is non-refundable in the case of cancelation by any party and also in the case of loan denial. The payment of the Contract Underwriting fee is to expedite the delivery of the conditional loan approval and does not affect the turn-times for the remainder of the loan process *including loan set-up/initial review.* The remainder of the process will adhere to our regular posted turn-times. Please see our website www.coast2coastfundinggroup.com to view current turn-times. **Please also note that *the payment of the Contract Underwriting fee is not a guarantee of loan approval or of a specific closing date, but rather a service to provide an expedited loan review which may or may not result in a desired closing date.***

By signing this form I understand that the **Contract Underwriting Fee is non-refundable and not a guarantee of any specific closing date.**

Card Type: _____ (Visa, MasterCard, Discover, American Express)

Credit Card Number: _____

CCVC: _____

Expiration Date Month/Year: _____ / _____

Card Holder Name (as appears on card): _____

Billing Address: _____

City / State / Zip Code: _____, _____ _____-____

Billing Telephone Number: _____

Signature of Card Holder: x _____

Amount authorized to charge: $ 995.00

Please include a copy (front and back) of the credit card and a copy (front and back) of a **PHOTO** ID of the cardholder. Cardholder's signature must be on both documents (Credit Card & **PHOTO** ID).

Coast 2 Coast Funding Group

Loan Number #:

1 Orchard Road, Suite 235, Lake Forest, CA 92630 • Phone: (949) 273-8990 • www.coast2coastfundinggroup.com

HVCC APPRAISAL ORDER FORM

BORROWER/TRANSACTION INFORMATION

Borrower(s):

Property Address:

Property Type: SFR: ☐ Condo: ☐ 2-Unit: ☐ 3-Unit: ☐ 4-Unit: ☐

Occupancy: Owner Occupied: ☐ Non-Owner Occupied: ☐ Second Home: ☐

Sales Price: | **Seller Concessions:**

Purchase: ☐ **Refinance:** ☐

Additional Forms:

216 (Operating Income Statement) ☐ **(Required On All 2-4 Unit Properties & SFR/Condo Non-Owner Occupied Properties)**

1007 (Rent Schedule) ☐ **(Required On All Non-Owner Occupied SFR/Condo)**

ENTRY INFORMATION

Contact:

Work Phone Number:

Home Phone Number:

Mobile Phone Number:

AMC STANDARD FEE "ESTIMATES"

California Pricing ONLY (Other States Pricing Varies)

THE FOLLOWING FEE SCHEDULE IS NOT ABSOLUTE. APPRAISALS REQUIRING EXTENSIVE RESEARCH AND WRITE-UP ARE SUBJECT TO NEGOTIATION AND ARE GENERALLY BILLED ON AN HOURLY BASIS.

SINGLE FAMILY RESIDENTIAL/CONDOMINIUM (CONFORMING/NON COMPLEX)	
SINGLE FAMILY RESIDENCE / PUD / CONDOMINIMUM:	$450.00
PROPERTIES VALUED OVER $1,000,000.00 CALL FOR QUOTATION	
RESIDENTIAL 2 4 UNIT PROPERTIES (CONFORMING/NON COMPLEX)	
DUPLEX (2 UNITS)	$600.00
TRIPLEX (3 UNITS)	$650.00
QUADRUPLEX (4 UNITS)	$700.00
PROPERTIES VALUED OVER $750,000.00 CALL FOR QUOTATION	
MISCELLANEOUS FORMS:	
RECERTIFICATION OF VALUE LETTER & COMPS.	$150.00-$250.00
OPERATING INCOME STATEMENT (FORM 216)	$75.00
RENTAL SURVEY WITH PHOTOS (FORM 1007)	$175.00
CANCELLATION AFTER INSPECTION	50% OF FEE
CANCELLATION AFTER SUBMISSION OF THIS FORM	25% OF FEE
APPRAISAL REVIEW FEE (varies desk / field)	$125.00-$650.00
DRIVE-BY APPRAISAL (FORM 2055)	$325.00
MISCELLANEOUS TRAVEL FEE	$50.00+

I hearby preauthorize Coast 2 Coast Funding Group, Inc to charge my credit card in the event that an appraisal review is neccessary up to the total of $125.00.
****If the appraisal review cost is greater than $125.00 you will be contacted for an additional authorization****

Initials ---------

PAYMENT

CREDIT CARD AUTHORIZATION

Card Type (Visa, MasterCard, Discover, American Express):

Credit Card Number:

CCVC: Visa, MC, Disc- 3 digits on reverse; AMEX 4 digits on front

Expiration Date Month/Year:

Card Holder Name (as appears on card):

Billing Address:

City / State / Zip Code:

Billing Telephone Number:

Signature of Cardholder: x_____

Amount authorized to charge for appraisal only (not including appraisal review): $

ALL CREDIT CARD TRANSACTIONS MUST BE PAID BY A BORROWER ON THE LOAN. ANY PAYMENT FROM A PERSON NOT ON THE LOAN MUST BE MADE BY CASHIERS CHECK AND RECEIVED BY COAST 2 COAST FUNDING GROUP PRIOR TO THE APPRAISAL BEING ORDERED. MANDATORY

Please include a copy (front and back) of the credit card and a copy (front and back) of a **PHOTO** ID of the cardholder. Cardholder's signature must be on both documents (Credit Card & **PHOTO** ID). **MANDATORY**

By signing this form, you are authorizing Coast 2 Coast Funding Group, Inc. ISAOA to charge your credit card the full amount indicated above. A $75.00 service fee will be charged if cancellation is requested after payment has been submitted and the appraisal order has been processed. No refunds will be given if cancelled after the inspection and/or report has been completed. The cardholder will be responsible for the full appraisal fee. All requests for cancellation must be submitted in writing to Coast 2 Coast Funding Group, Inc. ISAOA and signed by all parties involved.

Signature of Cardholder/Borrower: _____

Please print name clearly: _____

By signing this form you acknowledge you have thoroughly read and understand/agree to all the terms outlined in this document.

Important Note: Standard appraisal charges will report to your credit card billing statement as Montgomery & Associates or a third party appraisal management company (for further details contact your loan officer). All appraisal review charges will report to your credit card billing statement as Coast 2 Coast Funding Group, Inc.

Loan Number:

NOTICE TO BORROWER
EARLY LOAN PAYOFF RESTRICTION

In the event that you refinance or sell your home <u>you may</u> incur an early payoff fee/expense. This Document restricts your ability to refinance or sell your home for the next six (6) months without incurring a penalty.

Whereas, the undersigned borrower(s) has/have been given a loan, and whereas

,

which acts as lender/broker/banker is penalized for loans that pay off in a short period of time, borrower agrees not to pay off the loan received from Coast 2 Coast Funding Group, Inc.
for a period of six (6) months.

THIS DOCUMENT SUPERCEDES ALL OTHER NOTES AND AGREEMENTS

BORROWER'S RIGHT TO PRE-PAY

This document does not restrict a principal pay down of my/our loan. I/We do, however, agree to not pay off my/our loan in its entirety for six (6) months from the date of this document. **Should we do so we agree to pay a fee to** Coast 2 Coast Funding Group, Inc.
of 2% of the original principal balance or the actual amount of loss on the origination of the loan, and/or the actual amount of the penalty incurred by

by its assigns, *whichever is less*,
but in either case not to exceed 2% of the original principal balance. Beware, if a payoff of your loan occurs, this fee may not be shown on the payoff/demand statement issued and provided by the

assignee lender. Therefore, this obligation is in force regardless of the assignee lender's payoff request. Your loan may also have a prepayment rider and addendum that will be in force for the period so stated in those documents, and unrelated to this document.

AGREEMENT TO PAY

If within ix (6) months from the date of execution of this document I/we payoff the loan, I/we will pay

as stated in the above paragraph to cover any and all fees and expenses and/or any early payoff invoices billed to by its assignees.

Borrower	Date	Borrower	Date
Borrower	Date	Borrower	Date
Borrower	Date	Borrower	Date

1 Orchard Road, Suite 235 Lake Forest, CA 92630
Phone: (619) 573-3081 – Website: www.condolitigation.com

Impound Account Policy

All non-warrantable condo loans require an impound account to pay property taxes and insurance *regardless of Loan-to-value ratio.*

Acknowledgment of Policy

_____

Name

_____

Signature

1 Orchard Road, Suite 235 Lake Forest, CA 92630
Phone: (619) 573-3081 – Website: www.condolitigation.com

Loan Lock Policy

Loans are locked automatically once clear for docs. The only exception is with the payment of the contract UW fee. ($995.00 upfront fee) In this case loans can be locked at time of submission, however we advise maximum discretion due to the lock extension fee of .25% per week in the case of lock expiration.

Acknowledgment of Policy

_____

Name

_____

Signature

BORROWER'S CERTIFICATION & AUTHORIZATION

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from **Coast 2 Coast Funding Group, Inc.**

   ("Lender").
   In applying for the loan, I/we completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.
2. I/We understand and agree that Lender reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the Financial Institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

Authorization to Release Information

To Whom It May Concern:

1. I/We have applied for a mortgage loan from Lender. As part of the application process, Lender and the mortgage guaranty insurer (if any) 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.
2. I/We authorize you to provide to Lender and to any investor to whom Lender may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. Lender or any investor that purchases the mortgage or the mortgage guaranty insurer (if any) may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Lender, the investor that purchased the mortgage, or the mortgage guaranty insurer (if any) is appreciated.
6. Mortgage guaranty insurer (if any): **To Be Determined**

VA, FHA and USDA Loans

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

N/A Department of Veterans Affairs (VA)
N/A Department of Housing and Urban Development
N/A Department of Agriculture (USDA)

has a right of access to financial records held by a financial institution in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to the agency indicated above 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. You are authorizing such disclosure for a period of time not in excess of three months. Prior to the time that your financial records are disclosed, you may revoke this authorization at any time; however, your refusal to provide the information may cause your application to be delayed or rejected. If you believe that your financial records have been disclosed improperly, you may have legal rights under the Right to Financial Privacy Act of 1978 [12 USCS Sections 3401 et seq.].

DATE

Form **4506-T**
(September 2018)
Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

► **Do not sign this form unless all applicable lines have been completed.**
► **Request may be rejected if the form is incomplete or illegible.**
► **For more information about Form 4506-T, visit *www.irs.gov/form4506t*.**

OMB No. 1545-1872

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 and click on "Get a Tax Transcript..." under "Tools" 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)

5a 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.

5b Customer file number (if applicable) (see instructions)

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 1120-A, Form 1120-H, Form 1120-L, 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.

/ /	/ /	/ /	/ /

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, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note:** This form must be received by IRS within 120 days of the signature date.

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

Phone number of taxpayer on line 1a or 2a

Sign Here

► _____ _____
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.

Future Developments

For the latest information about Form 4506-T and its instructions, go to *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.

What's New. The transcripts provided by the IRS have been modified to protect taxpayers' privacy. Transcripts only display partial personal information, such as the last four digits of the taxpayer's Social Security Number. Full financial and tax information, such as wages and taxable income, is shown on the transcript.

A new optional Customer File Number field is available to use when requesting a transcript. You have the option of inputting a number, such as a loan number, in this field. You can input up to 10 numeric characters. The customer file number should not contain an SSN. This number will print on the transcript. The customer file number is an optional field and not required.

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 and click on "Get a Tax Transcript..." under "Tools" 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 855-587-9604
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	Internal Revenue Service RAIVS Team Stop 37106 Fresno, CA 93888 855-800-8105
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	Internal Revenue Service RAIVS Team Stop 6705 P-6 Kansas City, MO 64999 855-821-0094

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, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, 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 P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 855-298-1145
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	Internal Revenue Service RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 855-800-8015

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

Note. If you use an SSN, name or combination of both, we will not input the information and the customer file number will be blank on the transcript.

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. 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.

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

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. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-T but must provide documentation to support the requester's right to receive the information.

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.

Note: If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

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.