

Mortgage Programs Are Available to Help

If you need help, the following options may be possible subject to our approval. Not all borrowers will qualify for the listed options. We cannot guarantee that you will receive any or a particular type of assistance. Options may include refinancing or modifying your mortgage. Although you may qualify for a temporary (or permanent) solution to help you get your finances back on track, your best option may be to find more affordable housing. You may be able to sell your home and use the proceeds to pay off your current loan. Depending on your circumstances, staying in your home may not be possible. A short sale or deed-in-lieu of foreclosure may be a better choice for you – see the table below for more information:

OPTION	OVERVIEW	BENEFIT
Refinance	Receive a new loan with us or another lender	Makes your payment or terms more affordable
Reinstatement	<p>Pay the total amount you owe in a lump sum payment and by a specific date. This may follow a repayment plan as described below</p> <p><i>If this debt has been included or discharged in bankruptcy nothing in this communication is intended to be an attempt to establish personal liability and is being provided for informational purposes only</i></p>	Allows you to bring your mortgage current if you can show you have funds that will become available at a specific date in the future
Repayment Plan	If your account is <u>NOT</u> in bankruptcy, you may be eligible for a repayment plan.	
Modification	Receive temporary or permanent modified terms of your mortgage to make it more affordable or manageable.	Permanently or temporarily modifies your mortgage so that your payments or terms are more manageable as a short-term or permanent solution to a hardship
Short Sale	Sell your home and pay off a portion of your mortgage balance when you owe more on the home than it is worth	Allows you to transition out of your home.
Deed-in-Lieu of Foreclosure	Transfer the ownership of your property to us	Allows you to transition out of your home. This is useful when there are no other liens on your property

Important Information

Servicemembers Civil Relief Act Notice	Servicemembers on active duty or active service or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act. Please refer to the SCRA Notice Disclosure previously provided to you.	
Notice of Housing Counselor Information	For help exploring your options, the federal government provides contact information for housing counselors, which you can access by contacting Consumer Financial Protection Bureau's website at www.consumerfinance.gov/find-a-housing-counselor and enter your zip code. You can also access HUD's housing counseling agency website via www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm or by calling the U.S. Department of Housing and Urban Development at 1-800-569-4287 for a list of approved housing counseling agencies in your area.	
Notice of Information Request and Error Resolution	<p>If you would like to request information about your mortgage loan, or you think there is an error regarding the servicing of your mortgage, you must write to us on a separate sheet of paper at the address shown below.</p> <p style="text-align: center;">People's United Bank, N.A. Attn: Information & Error Resolution Group P.O. Box 820 Burlington, VT 05402-0820</p> <p>In your letter, please give us your name and account number; and describe the error and explain if you can, why you believe there is an error; or describe the information you are requesting, and sign and date your letter.</p>	

Mortgage Assistance Packet Instructions

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

If you received this form electronically, you can use Adobe Acrobat to open it and fill out the fields. When complete, you can save, print and sign the form to include in your packet.

Step 1	Complete, sign, and date the enclosed Mortgage Assistance Packet and be sure to follow the detailed instructions. <u>All parties on the mortgage</u> must submit their financial information to determine if assistance is available.
Step 2	<p>Provide required documentation including income documentation. This documentation will be used to verify your hardship. (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).</p> <ol style="list-style-type: none">1. Provide copies of the two most recent monthly statements for the following:<ul style="list-style-type: none">▪ Your bank statements,▪ Your monthly mortgage or home equity loan(s), and condominium dues (if applicable)2. Provide a copy of your most recent annual property tax bill;3. Provide copies of your federal tax returns together with all schedules for the past 2 years; Provide copies of your most recent thirty (30) days' worth of pay stubs or other income verification for all parties on the Mortgage, if applicable. If currently unemployed, please provide evidence of eligibility of unemployment benefits or a benefit award letter. If self-employed provide the following:<ul style="list-style-type: none">• A three month profit and loss statement for the most recent quarter;• A copy of your business tax returns together with all pages and schedules for the past 2 years;• Provide a copy of your two most recent months bank statements for all business accounts;• If you personally guaranteed a business debt that may show up on a consumer credit report provide evidence the debt is paid by the business.• If you are drawing a monthly paycheck from the business provide a copy of your two most recent pay stubs4. Provide evidence of hazard and flood (if applicable) insurance coverage and amount of annual premium(s);5. For short sale applications, include a copy of the purchase and sale agreement, listing agreement, the proposed Settlement/Closing Disclosure Statement, and the short sale affidavit.
Step 3	<p>For each borrower, please complete, sign and date a copy of the enclosed IRS Form 4506T Request for Transcript of Tax Return. Notice:</p> <p>Borrowers who filed joint tax returns may send in one IRS Form 4506T Request for Transcript of Tax Return that is signed and dated by both joint filers.</p> <p>Additional documentation of income or assets not reflected on tax returns may be requested and/or if the borrower(s) have requested tax filing extension(s).</p>
Step 4	Mail the completed, signed, and dated Mortgage Assistance Package with required documentation to: People's United Bank, N.A. Attn: Credit Collections P.O. Box 820 Burlington, VT 05402-0820.
IMPORTANT REMINDERS: If you have any questions, please contact us at (800) 463-0416. Keep a copy of all documents and proof of mailing/e-mailing for your records.	

Request for Mortgage Assistance

Section 1: Borrower Information

Property Address:			Mortgage Loan Number:
Address (additional):			
City:	State:	Zip Code:	
Borrower	Name:		Home Phone:
Email Address:			Cell Phone:
Mailing Address (If different from above):			Work Phone:
Address (additional):			Other Phone:
City:	State:	Zip Code:	
Co-Borrower	Name:		Home Phone:
Email Address:			Cell Phone:
Mailing Address (If different from above):			Work Phone:
Address (additional):			Other Phone:
City:	State:	Zip Code:	
I want to:	Keep the property	Sell the property	
The Property is my:	<input type="checkbox"/> Primary Residence	<input type="checkbox"/> Second Home	<input type="checkbox"/> Investment
The Property is:	<input type="checkbox"/> Owner Occupied	<input type="checkbox"/> Renter Occupied	<input type="checkbox"/> Vacant
Has any borrower filed for bankruptcy? <input type="checkbox"/> No <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 13		Is any borrower an active duty service member? Yes No	
Filing Date (mm/dd/yyyy):		Have you recently been deployed away from your principal residence or recently received a permanent change of station order? Yes No	
Has your bankruptcy been discharged? Yes No			
Is any borrower the surviving spouse of a deceased service member who was on active duty at the time of death?			Yes No
How many single-family properties, other than your principal residence, do you and/or any co-borrower(s) own individually, jointly, or with others?			

Section 2: Hardship Affidavit

Reason for Delinquency

I am requesting review for loan assistance or a foreclosure alternative program.
I am having difficulty making my monthly payment because of financial difficulties created by (Check all that apply):

<input type="checkbox"/> <i>My household income has been reduced. Example: Unemployment, underemployment, reduced pay or hours, decline in business earnings, death, disability, or divorce of a borrower or co-borrower.</i>	<input type="checkbox"/> <i>My monthly debt payments are excessive and I am overextended with my creditors. Debt includes credit cards, home equity, and other debts.</i>
<input type="checkbox"/> <i>My expenses have increased. Example: Monthly mortgage payment reset, high medical or health care costs, uninsured losses, increased utilities, or property taxes.</i>	<input type="checkbox"/> <i>My cash reserves, including all liquid assets, are insufficient to maintain my current mortgage payment and cover basic living expenses at the same time.</i>
<input type="checkbox"/> <i>I am unemployed and (1) I am receiving/will receive unemployment benefits or (2) my unemployment benefits ended less than 6 months ago.</i>	<input type="checkbox"/> <i>Other (Please provide a detailed explanation):</i>

Explanation (continue on a separate sheet of paper if necessary):

Section 3 : COMBINED INCOME AND EXPENSE OF BORROWER AND CO-BORROWER

Monthly Household Income		Monthly Household Expense/Debt (*Principal Residence Expense only)		Household Assets	
Monthly Gross Wages	\$	First Mortgage Principal & Interest Payment*	\$	Checking Account (s)	\$
Overtime	\$	Second Mortgage Principal & Interest Payment	\$	Checking Account (s)	\$
Self-Employment Income	\$	Homeowner's Insurance*	\$	Savings/Money Market	\$
Income from Annuities, or Dividends	\$	Property Taxes*	\$	CDs	\$
Untaxed Social Security/SSD	\$	HOA/Condo Fees*	\$	Stocks/Bonds	\$
Food Stamps/Welfare	\$	Credit Cards (total min. payment)	\$	Other Cash on Hand	\$
Taxable Social Security or retirement income	\$	Installment Debt (total payments)	\$	Retirement Accounts	\$
Child Support/Alimony**	\$	Child Support/Alimony**	\$	Value of all Real Estate except principal residence	\$
Tips, commissions, and bonus	\$	Car Payments	\$	Other	\$
Gross Rents Received***	\$	Mortgage Payments other properties****	\$	Other	\$
Other	\$	Other	\$	Other	\$
Total (Gross income)	\$	Total Debt/Expenses	\$	Total Assets	\$

** Alimony, child support or separate maintenance income need not be disclosed if you do not choose to have it considered for repaying your mortgage debt.

*** Include rental income received from all properties you own

**** Include mortgage payments on all properties you own EXCEPT your principal residence and the property for which you are seeking mortgage assistance.

Required Income Documentation

(Additional documents may be requested to complete your evaluation)

<p>All Borrowers</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Include a signed IRS Form 4506-T. <input type="checkbox"/> Include a copy of your two most recent year's federal tax returns together with all pages and schedules. <input type="checkbox"/> Include a copy of your two most recent month's bank statements. <input type="checkbox"/> Include a copy of your two most recent month's mortgage statements from non-People's United Bank NA mortgages. <input type="checkbox"/> Provide a copy of your most recent annual property tax bill if property taxes are not currently escrowed. <input type="checkbox"/> Provide evidence of hazard and flood (if applicable) insurance coverage and the amount of the annual premium(s).
<p>Do you earn a wage? If yes, enter date below .</p> <p>Borrower Hire Date: (mm/dd/yyyy)</p> <p>Co-Borrower Hire Date : (mm/dd/yyyy)</p>	<ul style="list-style-type: none"> <input type="checkbox"/> For each borrower who is a salaried employee or hourly wage earner, provide the most recent pay stubs that reflects at least 30 days of year-to-date income.
<p><input type="checkbox"/> Are you self-employed?</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Provide your most recent signed and dated quarterly or year-to-date profit and loss statement. <input type="checkbox"/> Provide a copy of your two most recent years business tax returns together with all pages and schedules. <input type="checkbox"/> Provide a copy of your two most recent month's bank statements for your business accounts. <input type="checkbox"/> If you personally guaranteed a business debt that may show up on a consumer credit report provide evidence the debt is paid by the business. <input type="checkbox"/> If you are drawing a monthly pay check from the business provide a copy of your of the most recent pay stubs that reflects at least 30 days of year-to-date income
<p><input type="checkbox"/> Do you receive tips, commissions, bonuses, housing allowance or overtime?</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Describe the type of income, how frequently you receive the income and third party documentation describing the income (e.g., employment contracts or printouts documenting tip income).
<p><input type="checkbox"/> Do you receive social security, disability, death benefits, pension, public assistance or adoption assistance?</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Provide documentation showing the amount and frequency of the benefits, such as letters, exhibits, disability policy or benefits statement from the provider and receipt of payment (such as two most recent bank statements or deposit advices).
<p><input type="checkbox"/> Do you receive alimony, child support, or separation maintenance payments?</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Provide a copy of the divorce decree, separation agreement, or other written legal agreement filed with the court that states the amount of the payments and the period of time that you are entitled to receive them. AND <input type="checkbox"/> Copies of your two most recent bank statements or deposit advices showing you have received payment. <p>Notice: Alimony, child support or separate maintenance income need not be disclosed if you do not choose to have it considered for repaying your mortgage debt.</p>
<p><input type="checkbox"/> Do you have income from rental properties that are not your principal residence?</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Provide your most recent Federal Tax return with all schedules, including Schedule E <input type="checkbox"/> If rental income is not reported on Schedule E, provide a copy of the current lease agreement with bank statements showing deposit of rent checks.

Required Documentation for Short Sales and Deed-in-Lieu of Foreclosure

(Additional documents may be requested to complete your evaluation)

All Short Sales	<input type="checkbox"/> Provide the contact information for the bank to perform an interior appraisal. <input type="checkbox"/> Include a copy of the signed purchase and sales agreement. <input type="checkbox"/> Include a copy of the listing agreement <input type="checkbox"/> Include a copy of the proposed Settlement/Closing Disclosure Statement. <input type="checkbox"/> Provide a short sale affidavit.
All Deed-in-Lieu of Foreclosure	<input type="checkbox"/> Provide the contact information for the bank to perform an interior appraisal.

SECTION 4: OTHER PROPERTIES OWNED

(You must provide information about all properties that you or the co-borrower own, other than your principal residence.)

Other Property #1

Property Address:

Servicer Name:	Mortgage Balance \$	Current Value \$
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Gross Monthly Rent \$	Monthly mortgage payment* \$
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Property is Vacant Second or seasonal home Rented

Other Property #2

Property Address:

Servicer Name:	Mortgage Balance \$	Current Value \$
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Gross Monthly Rent \$	Monthly mortgage payment* \$
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Property is Vacant Second or seasonal home Rented

Other Property #3

Property Address:

Servicer Name:	Mortgage Balance \$	Current Value \$
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Gross Monthly Rent \$	Monthly mortgage payment* \$
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Property is Vacant Second or seasonal home Rented

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. Peoples United Bank NA c/o First American Mortgage Solutions 30005 Ladyface Court Agoura Hills, CA 91301 800-795-0391 303667	
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 5a, 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 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.

12 / 31 / 2016	12 / 31 / 2017	12 / 31 / 2018	/ /
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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.

Signature (see instructions)	Date
Title (if line 1a above is a corporation, partnership, estate, or trust)	
Spouse's signature	Date

Phone number of taxpayer on line 1a or 2a

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 this 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 5a) 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 S-2 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, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Jersey, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, Washington, West Virginia, Wisconsin, Wyoming, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, 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
Maine, Massachusetts, New Hampshire, New York, Pennsylvania, Vermont	Internal Revenue Service RAIVS Team Stop 6705 S-2 Kansas City, MO 64999 855-821-0094

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.