CARRINGTON
MORTGAGE SERVICES, LLC
P.O. Box 5001
Westfield, IN 46074

9207 1901 3536 2816 7868 35

0005755 03 AB 1.049 **AUTO T4 0 9213 80126-305254 -C12-P05760-I
SHARON MINNOCK
9754 CHANTECLAIR CIR
HIGHLANDS RANCH CO 80126-3052

Property Address:
9754 CHANTECLAIR CIRCLE
HIGHLANDS RANCH, CO 80126

Loan Number: 4000629702

05/12/2018

ONE Payment Due by 5-16-18
4 MORE Days Grace Period

FHA #: FR525500643703

Esta notificación es de suma importancia, porque afecta su derecho a continuar viviendo en su casa. Si no entiende el contenido de esta carta, obtenga una traducción inmediatamente. Si usted no llama o responde a Carrington Mortgage Services, LLC a este numero de teléfono (800) 561-4567, usted puede perder su casa. El número del dispositivo de comunicación para sordos (TDD, por sus siglas en inglés) es 1- 866-427-8304.

This notification is of the utmost importance because it affects your right to continue living in your home. If you do not understand the contents of this letter, get a translation immediately. If you do not call or respond to Carrington Mortgage Services, LLC at this telephone number (800) 561-4567, you could lose your home. The Deaf Communication Device (TDD) number is 1-866-427-8304.

Le ofrecemos servicios de traducción a través de la linea de teléfono gratuita, Language Line. El folleto incluido para salvar su casa Consejos para evitar la ejecución hipotecaria, también está disponible en Chino, Español y Vietnamita. Usted puede obtener una copia poniéndose en contacto con nosotros en el número gratuito a continuación. Le sugerimos a buscar traducción o otro tipo de asistencia.

We offer language translation services through Language Line which is an over-the-phone translation service at no cost to you. The enclosed brochure Save Your Home Tips to Avoid Foreclosure, is also available in Chinese, Spanish and Vietnamese. You may obtain a copy by contacting us at the toll-free number below. We urge you to seek translation or other language assistance.

IMPORTANT DISCLOSURES

-VERBAL INQUIRIES & COMPLAINTS-

For verbal inquiries and complaints about your mortgage loan, please contact the CUSTOMER SERVICE DEPARTMENT for Carrington Mortgage Services, LLC, by calling 1-800-561-4567. The CUSTOMER SERVICE DEPARTMENT for Carrington Mortgage Services, LLC is toll free and you may call from 8:00 a.m. to 8:00 p.m. Eastern Time, Monday through Friday. You may also visit our website at https://carringtonms.com/.

-IMPORTANT BANKRUPTCY NOTICE-

If you have been discharged from personal liability on the mortgage because of bankruptcy proceedings and have not reaffirmed the mortgage, or if you are the subject of a pending bankruptcy proceeding, this letter is not an attempt to collect a debt from you but merely provides informational notice regarding the status of the loan. If you are represented by an attorney with respect to your mortgage, please forward this document to your attorney.

-CREDIT REPORTING-

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

-MINI MIRANDA-

This communication is from a debt collector and it is for the purpose of collecting a debt and any information obtained will be used for that purpose. This notice is required by the provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect money from anyone who has discharged the debt under the bankruptcy laws of the United States.

-HUD COUNSELOR INFORMATION-

If you would like counseling or assistance, you may obtain a list of HUD-approved homeownership counselors or counseling organizations in your area by calling the HUD nationwide toll-free telephone number at (800) 569-4287 or toll-free TDD (800) 877-8339, or by going to http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm. You can also contact the CFPB at (855) 411-2372, or by going to www.consumerfinance.gov/find-a-housing-counselor.

-EQUAL CREDIT OPPORTUNITY ACT NOTICE-

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has, in good faith, exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers CMS' compliance with this law is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

-SCRA DISCLOSURE-

MILITARY PERSONNEL/SERVICEMEMBERS: If you or your spouse is a member of the military, please contact us immediately. The federal Servicemembers Civil Relief Act and comparable state laws afford significant protections and benefits to eligible military service personnel, including protections from foreclosure as well as interest rate relief. For additional information and to determine eligibility please contact our Military Assistance Team toll free at (888) 267-5474.

-NOTICES OF ERROR AND INFORMATION REQUESTS, QUALIFIED WRITTEN REQUESTS (QWR)-

Written complaints and inquiries classified as Notices of Error and Information Requests or QWRs must be submitted to Carrington Mortgage Services, LLC by fax to 800-486-5134, or in writing to Carrington Mortgage Services, LLC, and Attention: Customer Service, P.O. Box 5001, Westfield, IN 46074. Please include your loan number on all pages of the correspondence. You have the right to request documents we relied upon in reaching our determination. You may request such documents or receive further assistance by contacting the CUSTOMER SERVICE DEPARTMENT for Carrington Mortgage Services, LLC toll free at (800) 561-4567, Monday through Friday, 8:00 a.m. to 8:00 p.m. Eastern Time. You may also visit our website at https://carringtonms.com/.

Loss Mitigation Application Document Requirements

CARRINGTON
MORTGAGE SERVICES, LLC
Loan Number: 4000629702

The following documentation is required by every applicant applying for loss mitigation assistance. Provide all required forms and financial documentation listed below based on your specific income type(s). **IMPORTANT! The same requirements apply to all applicants even if they are not obligated under the Note.**

Please send your documentation to Carrington Mortgage Services, LLC via email, fax, or through our website:
(email): mortgageassistance@carringtonms.com
(fax): 1.877.267.1331
(website): www.carringtonms.com

- ❑ Request for Mortgage Assistance (RMA)
- ❑ IRS Form 4506-T (*only if you have self-employment income and/or rental income*)
- ❑ IRS Form 4506T-EZ (all other income types)
- ❑ Hardship documentation listed in Section B of the RMA
- ❑ 2-months of bank statements *(please highlight your monthly living expenses to assist with evaluation process)*
- ❑ All non-borrower applicants must provide a current utility bill (e.g. gas, electric, cable) showing your name and address

Salary, hourly, commission, bonus and/or tip wages :
- ❑ 30-days of consecutive pay stubs showing year-to-date earnings
  If you are paid weekly, provide 4 consecutive pay stubs
  If you are paid twice a month, provide 2 consecutive pay stubs

Self-employment:
- ❑ Most recent **signed** quarterly or year-to-date profit & loss statement;
- ❑ Most recent filed & signed Federal Tax Return (all schedules)

Social security, disability or death benefits, pension, adoption and/or public assistance:
- ❑ Benefit's statement or letter from the provider stating the amount, frequency and duration of the benefits;
- ❑ 2-months most recent bank statements (all pages) or deposit slips showing receipt of such payments

Alimony, child support or separation maintenance:
- ❑ 2-months most recent bank statements (all pages);
- ❑ Court approved documentation showing duration, frequency, and amount of such payments

***You are not required to disclose alimony, child support, or separation maintenance unless you wish to use those funds to qualify*

Rental income:
- ❑ Most recent filed & signed Federal Tax Return (all schedules including **Schedule E** Supplemental Income and Loss)
- ❑ Current lease agreement(s)
- ❑ 2-months most recent bank statements or cancelled rent checks

Investment income:
- ❑ 2-months most recent bank statements (all pages); **OR**
- ❑ 2 most recent investment statements

Active military or within 12 months of release:
- ❑ Copy of active duty, military orders, or proof of active duty status showing start and end dates
- ❑ 30-days of Leave & Earnings Statements showing year-to-date earnings

Unemployment income:
- ❑ Most recent benefit award letter or benefit statement (*If you are unable to provide an award letter/statment, provide the following*)
- ❑ What date did you become unemployed? Are you actively seeking employment? ❑ Yes ❑ No

All Documents must be dated within 90 days of the date we receive your initial application

Continue to the next page if you are interested in a Short Sale or Deed-in-lieu of Foreclosure

FEDERAL HOUSING ADMINISTRATION

SHOULD I BE AWARE OF ANYTHING ELSE?

Beware of foreclosure prevention scams! You may be approached by organizations with official sounding names offering a quick fix to your mortgage problems. They often charge hefty fees or require that you "temporarily" sign over your deed to them. Remember — solutions that sound too good to be true usually are. These precautions will help you avoid being taken by a scam artist:

1. Never sign any papers you don't fully understand.
2. Check with a lawyer, your lender or trusted advisor, or a HUD-approved housing counselor before entering into any deal involving a loan assumption, contract of sale or a transfer of the deed to your home.
3. If you can't afford your current mortgage, don't be talked into refinancing into a new loan with a higher payment.

To find a HUD counselor in your area call:
1-800-569-4287 *or* TDD 1-800-877-8339.

WHAT IS FHA?

The Federal Housing Administration is part of the U.S. Department of Housing and Urban Development (HUD). FHA provides mortgage insurance to approved lenders who in turn offer mortgage loan financing to individuals and families throughout the United States and territories. The FHA mortgage insurance enables approved mortgagees to provide home loans to eligible borrowers who might not otherwise qualify for other mortgage loan financing. FHA borrowers are often first-time homebuyers, moderate income families or folks who can't afford a large downpayment.

To learn more about FHA's programs, please visit:
www.hud.gov/fha or contact the
FHA Resource Center:
1-800-CALL-FHA (1-800-225-5342)

Federally Insured, Always There!

Your Door to FHA HOMEOWNERSHIP
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
FEDERAL HOUSING ADMINISTRATION
451 SEVENTH STREET S.W.
WASHINGTON, D.C. 20410

MAKING HOME AFFORDABLE.gov
1-888-995-HOPE

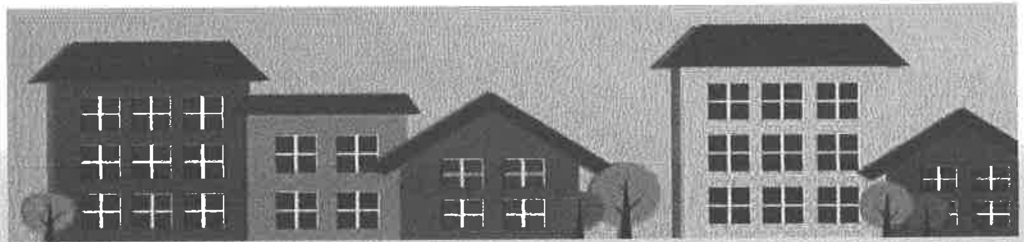
HUD- 2008-5-FHA
April 2012

FEDERAL HOUSING ADMINISTRATION

SAVE YOUR HOME

Tips to Avoid Foreclosure

www.hud.gov/fha
1-800-CALL-FHA
(1-800-225-5342)



BEHIND ON YOUR MORTGAGE PAYMENTS?

Help is available.

***FREE** assistance from HUD-approved housing counseling agencies is available to you.*

Housing Counselors at non-profit or government agencies approved by the U.S. Department of Housing and Urban Development (HUD) are trained to help homeowners who are having problems making their mortgage payments. Counselors can help you find the best option for your situation.

HUD-approved Housing Counselors will:

- Work with you in person or over the phone.
- Help you understand your housing options.
- Help communicate with your lender.
- Recommend financial tools to help you solve current problems and avoid future ones.
- Connect you with local resources that may provide you with additional assistance.

This Help is Free.
HUD approved housing counseling agencies cannot charge to help you explore your options if you are having trouble paying your mortgage loan.

- Watch out for companies that charge a fee for these services. It may be a scam.
- Check www.hud.gov/findacounselor to confirm the counseling agency is HUD-approved.

HOW TO FIND A HOUSING COUNSELOR TODAY:

- **Online.** Search for a housing counseling agency near you at: **www.hud.gov/findacounselor** or **http://www.consumerfinance.gov/find-a-housing-counselor/**
- **By Phone.** Call HUD's Housing Counseling Locator Service at **(800) 569-4287**.
  - Persons with hearing or speech impairments may access this number via TTY by calling the Federal Information Relay Service at **(800) 877-8339**.
  - Comprehensive foreclosure assistance is available around the clock at **(888) 995-HOPE (4673).**

9692HC-(English)

REQUEST FOR MORTGAGE ASSISTANCE (RMA)

CARRINGTON
MORTGAGE SERVICES, LLC

Important! To avoid delays, please make sure all pages are complete and accurate

Loan Number:____________________

Carrington Mortgage Services, LLC (CMS) is here to help if you are experiencing a financial hardship. You must provide information about yourself and your intentions to either keep or transition out of your property; a description of the hardship that prevents you from paying your mortgage(s); information about all of your income, expenses and financial assets; whether you have declared bankruptcy; and information about the mortgage(s) on your principal residence and other single family real estate that you own. **IMPORTANT.** The same requirements apply to all applicants even if they are not obligated under the Note. If there is more than one Applicant executing this document, each is referred to as "I". For purposes of this document words signifying the singular (such as "I" or "my") shall include the plural (such as "we" or "our") and vice versa where appropriate.

To be considered for any of the loss mitigation options offered by CMS you must provide the following:

a) Completed, signed and dated Request for Mortgage Assistance (RMA)
b) A completed and signed IRS Form 4506-T or 4506T-EZ
c) All required hardship / income documentation in Section B of this RMA.

Please send your documentation via email, fax, or through our website and be sure to list your account number on each page for tracking purposes:

(email): mortgageassistance@carringtonms.com
(fax): 1.877.267.1331
(website): www.carringtonms.com

*** FHA loans will require additional applicants that apply and are approved for a loan modification or partial claim to be financially liable for the debt before the modification becomes effective and will be required to execute a formal loan assumption.**

SECTION A: APPLICANT INFORMATION

Borrower		Co-Borrower		* Additional Applicant	
Full Name		**Full Name**		**Full Name**	
Date of Birth	**Social Security Number**	**Date of Birth**	**Social Security Number**	**Date of Birth**	**Social Security Number**
Work Number		**Work Number**		**Work Number**	
Home Number		**Home Number**		**Home Number**	
Mobile Number		**Mobile Number**		**Mobile Number**	
Alternate Number		**Alternate Number**		**Alternate Number**	
Email Address		**Email Address**		**Email Address**	

NOTICE: When you give us your mobile phone number and/or email address, we have your permission to contact you on that number and/or email address about all of your accounts serviced by Carrington Mortgage Services, LLC ("CMS"). Your consent specifically allows us to use text messaging, artificial or prerecorded voice messages and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. It may include contact from companies working on our behalf to service your accounts. You may contact us anytime to change these preferences.

Mailing Address	**City**	**State**	**Zip Code**
Property Address: (if same as mailing, enter "same")	**City**	**State**	**Zip Code**

I want to:	Keep The Property	Vacate The Property	Sell The Property	Undecided
The property is currently:	Owner Occupied	Renter Occupied	Vacant / Abandoned	
The property is my:	Primary Residence	Second Home	Investment Property	

Please indicate the total number of occupants residing in the subject property:

Is the property listed for sale?	Yes	No	Agent's Name	__________
Is the property for sale by owner?	Yes	No	Agent's Phone Number	__________
Do you have Condominium or HOA Fees?	Yes	No	Association Name	__________
If Yes, Total Monthly Amount Paid	$		Association Address	__________

Is any applicant an active duty Servicemember, a dependent of a Servicemember, or surviving spouse of a Servicemember?	Yes	No
Has any applicant been deployed away from the primary residence or recently received a Permanent Change of Station (PCS) order?	Yes	No
If yes, do you intend to occupy this property as your primary residence in the future?	Yes	No

Has any applicant filed for bankruptcy protection?	Yes	No	If Yes:	CH7	CH11	CH12	CH13
Filing Date:	Case Number:		Has the Bankruptcy been discharged?			Yes	No

REQUEST FOR MORTGAGE ASSISTANCE (RMA)

Important! To avoid delays, please make sure all pages are complete and accurate

CARRINGTON
MORTGAGE SERVICES, LLC

SECTION C: OTHER PROPERTIES OWNED

Please provide your full monthly mortgage payment(s) including property taxes, home owner's insurance and any additional escrow items and/or monthly association fees ("PITIA"). You must provide information about all properties that you, the co-borrower, or other applicant(s) own, other than your principal residence. If applicable, you must provide monthly mortgage statement(s), home owner's insurance statement(s), property tax statement(s), condominium and/or HOA billing statement(s), and lease agreements for each additional property owned. Use additional sheets if necessary.

Borrower			Co-Borrower			Additional Applicant		
Check box if this section does not apply			**Check box if this section does not apply**			**Check box if this section does not apply**		
Property #1			**Property #1**			**Property #1**		
Property Address			Property Address			Property Address		
City	State	Zip	City	State	Zip	City	State	Zip
Gross Monthly Rent $	Mortgage Payment (PITIA) $		Gross Monthly Rent $	Mortgage Payment (PITIA) $		Gross Monthly Rent $	Mortgage Payment (PITIA) $	
Property #2			**Property #2**			**Property #2**		
Property Address			Property Address			Property Address		
City	State	Zip	City	State	Zip	City	State	Zip
Gross Monthly Rent $	Mortgage Payment (PITIA) $		Gross Monthly Rent $	Mortgage Payment (PITIA) $		Gross Monthly Rent $	Mortgage Payment (PITIA) $	

SECTION D: INCOME / EXPENSE FOR HOUSEHOLD

Borrower		Co-Borrower		Additional Applicant	
Monthly Gross Income $	Monthly Net Income $	Monthly Gross Income $	Monthly Net Income $	Monthly Gross Income $	Monthly Net Income $
Are you a wage earner? Yes No	Provide start date	Are you a wage earner? Yes No	Provide start date	Are you a wage earner? Yes No	Provide start date
Are you self-employed? Yes No	% of business ownership	Are you self-employed? Yes No	% of business ownership	Are you self-employed? Yes No	% of business ownership
Are you a school teacher? Yes No	# of months paid per year	Are you a school teacher? Yes No	# of months paid per year	Are you a school teacher? Yes No	# of months paid per year
Do you get bonus income? Yes No	Provide frequency	Do you get bonus income? Yes No	Provide frequency	Do you get bonus income? Yes No	Provide frequency

Household Income (Monthly)	
Gross Income (before withholdings)	$
Self-employment Income	$
Overtime, Tips, Commission, Bonus	$
Unemployment Income	$
Social Security / Disability Income	$
Annuity / Retirement Income	$
**Alimony , Child Support, Separation Maintenance	$
Gross Rental Income	$
Food Stamps / Public Assistance	$
Other	$
Total Monthly Income	$

*** Only include alimony, child support, or separation maintenance if you want it considered for this application and repaying the loan.*

Household Expenses/Debts (Monthly)	
Primary Mortgage Principal & Interest Payment	$
Second Mortgage Payment	$
Third Mortgage / Line of Credit Payment	$
Home Owner's Insurance	$
Property Taxes	$
HOA / Condo / Co-op / Maintenance Fee	$
Child Support / Alimony Payments	$
Credit Cards (minimum payments)	$
Car Loans / Personal Loans / Student Loans	$
Additional Properties (Mortgage payments)	$
Total Monthly Expenses	$

REQUEST FOR MORTGAGE ASSISTANCE (RMA)

Important! To avoid delays, please make sure all pages are complete and accurate

CARRINGTON
MORTGAGE SERVICES, LLC

Homeowner's Hotline

If you have questions about this document or the general mortgage assistance process, please call your Servicer. If you have questions about government programs that your Servicer cannot answer or if you need further counseling, you can call the Homeowner's HOPE Hotline at 888-995-HOPE (4673). The Hotline can help answer questions about the program and offers free HUD-certified counseling services in English and Spanish.

888-995-HOPE™ Homeowner's HOPE™ Hotline

SECTION F: INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the federal government in order to monitor compliance with federal statutes that prohibit discrimination in housing. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender or servicer may not discriminate either on the basis of this information or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, the lender or servicer is required to note the information on the basis of visual observation or surname if you have made this request for mortgage assistance in person. **If you do not wish to furnish the information, please check the box below and proceed to the signature section below.**

Borrower	Co-Borrower	Additional Applicant
I do not wish to furnish this information	**I do not wish to furnish this information**	**I do not wish to furnish this information**
Hispanic or Latino	Hispanic or Latino	Hispanic or Latino
Not Hispanic or Latino	Not Hispanic or Latino	Not Hispanic or Latino
American Indian or Alaska Native	American Indian or Alaska Native	American Indian or Alaska Native
Asian	Asian	Asian
Black or African American	Black or African American	Black or African American
Native Hawaiian or Other Pacific Islander	Native Hawaiian or Other Pacific Islander	Native Hawaiian or Other Pacific Islander
White	White	White
Male	Male	Male
Female	Female	Female

To Be Completed By The Lender / Servicer

This request was taken by:	**Interviewer's Information**		**Name & Address of Lender/Servicer:**
Face-to-face interview	Name & ID#		Carrington Mortgage Services, LLC 1600 South Douglass Rd, Suites 110 & 200A Anaheim, CA 92806
Mail	Signature		
Phone	Phone #		**Lender / Servicer Email Address**
Internet	Fax #		Mortgageassistance@carringtonms.com

By signing below, I certify that all information provided herein is truthful. I understand that knowingly submitting false or misleading information may constitute fraud and that I will not be eligible for mortgage assistance.

Borrower		Co-Borrower		Additional Applicant	
Signature	**Date**	**Signature**	**Date**	**Signature**	**Date**

Form **4506-T**

(July 2017)
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)

5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.

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

6 **Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶ ______

a **Return Transcript,** which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 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

Servicemembers Civil Relief Act Notice Disclosure

U.S. Department of Housing and Urban Development
Office of Housing

OMB Approval 2502-0584
Exp 3/31/2021

Legal Rights and Protections Under the SCRA

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 (50 USC §§ 3901-4043) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within one year after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders. [Note: Lender should place its name, address, and contact information here.]
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at http://legalassistance.law.af.mil/content/locator.php
- "Military OneSource" is the U. S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

Form **4506T-EZ**
(July 2017)
Department of the Treasury
Internal Revenue Service

Short Form Request for Individual Tax Return Transcript

▶ **Request may not be processed if the form is incomplete or illegible.**
▶ **For more information about Form 4506T-EZ, visit *www.irs.gov/form4506tez*.**

OMB No. 1545-2154

Tip. Use Form 4506T-EZ to order a 1040 series tax return transcript free of charge, or you can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get Transcript of Your Tax Records" under "Tools" or call 1-800-908-9946.

1a Name shown on tax return. If a joint return, enter the name shown first.

1b First social security number or individual taxpayer identification number on tax return

2a If a joint return, enter spouse's name shown on tax return.

2b Second social security number or individual taxpayer identification number if joint tax return

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)

4 Previous address shown on the last return filed if different from line 3 (see instructions)

5 If the transcript is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.

Third party name

Telephone number

Address (including apt., room, or suite no.), city, state, and ZIP code

Caution. If the tax transcript is being mailed to a third party, ensure that you have filled in line 6 before signing. Sign and date the form once you have filled in this line. Completing this step 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 **Year(s) requested.** Enter the year(s) of the return transcript you are requesting (for example, "2008"). Most requests will be processed within 10 business days.

Note. *If the IRS is unable to locate a return that matches the taxpayer identity information provided above, or if IRS records indicate that the return has not been filed, the IRS will notify you or the third party that it was unable to locate a return, or that a return was not filed, whichever is applicable.*

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

Signature of taxpayer(s). I declare that I am the taxpayer whose name is shown on either line 1a or 2a. If the request applies to a joint return, **either** spouse must sign. **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

▶ **Spouse's signature** — Date

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