



HOME EQUITY LOAN APPLICATION CHECKLIST

Thank you for applying for a Second Mortgage loan with First City Credit Union. In order to process your loan application as quickly as possible, please use this checklist to confirm that you have provided us with everything we need to expedite your loan request.

STEP 1

Complete **ALL** of the questions on the loan application, particularly the following:

- ◆ The account numbers and addresses of all financial institutions where you have checking and savings accounts.
- ◆ The requested loan amount and estimated value of the property.
- ◆ Your current mortgage lender's name, the remaining balance, and your monthly payment amount.
- ◆ *If you need assistance to complete the application please call our Mortgage Hotline at (213) 481-4664.*

STEP 2

In addition to your **Uniform Residential Loan Application** please enclose the following documents:

- The Housing Financial Discrimination Act Of 1977 – Fair Lending Notice (signed and dated)**
- Most current **Paycheck Stubs** for all applicants (one month)
- Most current **W-2 Wage and Tax Statements** (2 years)
- Please enclose a signed copy of your most current **Federal Tax Returns** complete with all schedules and rental agreements (2 years).
- Authorization to Release Information** form
- Home Equity Loan Notice of Assignment, Sale or Transfer of Servicing Rights** form
- A copy of your current **Homeowners (Hazard) Insurance Policy and Property Tax Bill**
- A Copy of your current **First Mortgage Statement**

Note: A check for \$150.00 made payable to First City Credit Union will be required prior to appraisal order.

Please sign all forms included in the application package and return them to your local First City Credit Union branch. . Thank you for the opportunity to be of service!



HOME EQUITY APPLICATION

Applicant Account Number
Co-Applicant Account Number

PROPERTY SECURING YOUR LOAN

Property Street Address	City	County	State	Zip
Property Type: <input type="checkbox"/> Manufactured Home <input type="checkbox"/> Condo/Townhome <input type="checkbox"/> Single Family Home <input type="checkbox"/> Undeveloped Land <input type="checkbox"/> Other _____				
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single, Divorced, Widowed)				
Approximate Market Value \$	Approximate Square Feet	Purchase Price \$	Acquisition Date	Year Built
Type of Credit Applied For: <input type="checkbox"/> Home Equity Line of Credit <input type="checkbox"/> Home Equity Loan			Amount Requested \$	
Homeowners: Please Indicate Name(s) On Deed <input type="checkbox"/> Same as Applicants			Loan Purpose	

APPLICANT

FULL NAME		
SOCIAL SECURITY NUMBER		BIRTH DATE
CURRENT STREET ADDRESS	APT. NUMBER	SINCE
CITY	COUNTY	
STATE	ZIP	EMAIL ADDRESS
FORMER ADDRESS (COMPLETE IF CURRENT ADDRESS IS LESS THAN 2 YEARS)		NUMBER OF YEARS
CITY	STATE	ZIP
HOME TELEPHONE	NO. OF DEPENDENTS	AGES OF DEPENDENTS

CO-APPLICANT

FULL NAME		
SOCIAL SECURITY NUMBER		BIRTH DATE
CURRENT STREET ADDRESS	APT. NUMBER	SINCE
CITY	COUNTY	
STATE	ZIP	EMAIL ADDRESS
FORMER ADDRESS (COMPLETE IF CURRENT ADDRESS IS LESS THAN 2 YEARS)		NUMBER OF YEARS
CITY	STATE	ZIP
HOME TELEPHONE	NO. OF DEPENDENTS	AGES OF DEPENDENTS

EMPLOYMENT AND INCOME

Attach two most recent paycheck stubs. If self-employed, check here and attach two years federal income tax returns.

CURRENT EMPLOYER (INCLUDE EMPLOYEE I.D. IF APPLICABLE)		HIRE DATE
ADDRESS		
WORK TELEPHONE	POSITION	MO. GROSS INCOME \$
FORMER EMPLOYER (if current is less than 2 years)	POSITION	YEARS THERE
WORK TELEPHONE	START/END DATE	MO. GROSS INCOME \$

CURRENT EMPLOYER (INCLUDE EMPLOYEE I.D. IF APPLICABLE)		HIRE DATE
ADDRESS		
WORK TELEPHONE	POSITION	MO. GROSS INCOME \$
FORMER EMPLOYER (if current is less than 2 years)	POSITION	YEARS THERE
WORK TELEPHONE	START/END DATE	MO. GROSS INCOME \$

OTHER INCOME

You need not list income from alimony, child support or separate maintenance payments unless you want it considered in evaluating this credit application.

SOURCE OF OTHER INCOME	MONTHLY AMOUNT \$
NAME AND ADDRESS OF PAYER	NO. OF YEARS RECEIVED

SOURCE OF OTHER INCOME	MONTHLY AMOUNT \$
NAME AND ADDRESS OF PAYER	NO. OF YEARS RECEIVED

REFERENCES

NAME, ADDRESS AND TELEPHONE OF NEAREST RELATIVE NOT LIVING WITH YOU
PERSONAL REFERENCE - NAME, ADDRESS AND TELEPHONE

NAME, ADDRESS AND TELEPHONE OF NEAREST RELATIVE NOT LIVING WITH YOU
PERSONAL REFERENCE - NAME, ADDRESS AND TELEPHONE

ASSETS AND DEPOSITS

Attach a separate sheet if necessary.

DESCRIPTION	ACCOUNT NUMBER/TYPE	BALANCE/VALUE

DESCRIPTION	ACCOUNT NUMBER/TYPE	BALANCE/VALUE

CREDIT INFORMATION Please list all open Accounts with or without a balance. Attach separate sheet if necessary.

A=Applicant
D=Debts to be paid off if loan is granted.
C=Co-Applicant

PLEASE CHECK			LENDERS (OR OTHER) NAME AND ADDRESS. LIST ALL OBLIGATIONS INCLUDING CREDIT UNION LOANS.	ACCOUNT NUMBER	BALANCE	MONTHLY PAYMENT
A	C	D				

Please answer the following questions. If a yes answer is given, explain on attached sheet. Please Check: A = Applicant/Co-signer C = Co-Applicant	A		C		TOTALS				\$	\$		
	YES	NO	YES	NO	YES	NO	YES	NO	A	C		
1. Have You filed a petition for bankruptcy in the last 10 years?					Please Check: A = Applicant/Co-signer C = Co-Applicant				YES	NO	YES	NO
2. Have You ever had any auto, furniture or property repossessed?												
3. Are You a co-maker or co-signer on any loan?					6. Have You any obligations not listed?							
For Whom _____					7. Do You have any past due bills?							
Where _____					8. Is any income You have listed likely to reduce in the next two years?							
4. Have You ever had credit in any other name?					9. Is the property securing this loan You are applying for currently for sale?							
What Name _____					10. Indicate immigration status:							
5. Have You any suits pending, judgments filed, alimony or support awards against You?					Applicant <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent U.S. Resident <input type="checkbox"/> Other _____							
					Co-Applicant <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent U.S. Resident <input type="checkbox"/> Other _____							

SIGNATURES

You have applied for the loan indicated in this application to be secured by a mortgage or deed of trust on the property described herein, and represent that the property will not be used for any illegal or restricted purpose, and that all statements made in this application are true and are made for the purpose of obtaining the loan. You authorize Us, Our employees and agents to investigate and verify any information provided to Us by You. The original or a copy of this application will be retained by Us, even if the loan is not granted. You: intend; or do not intend; to occupy the property as Your primary residence. You fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1014.

You hereby acknowledge Your intent to apply for joint credit _____

Applicant's Initials

Co-Applicant's Initials

X

Applicant's Signature

Date

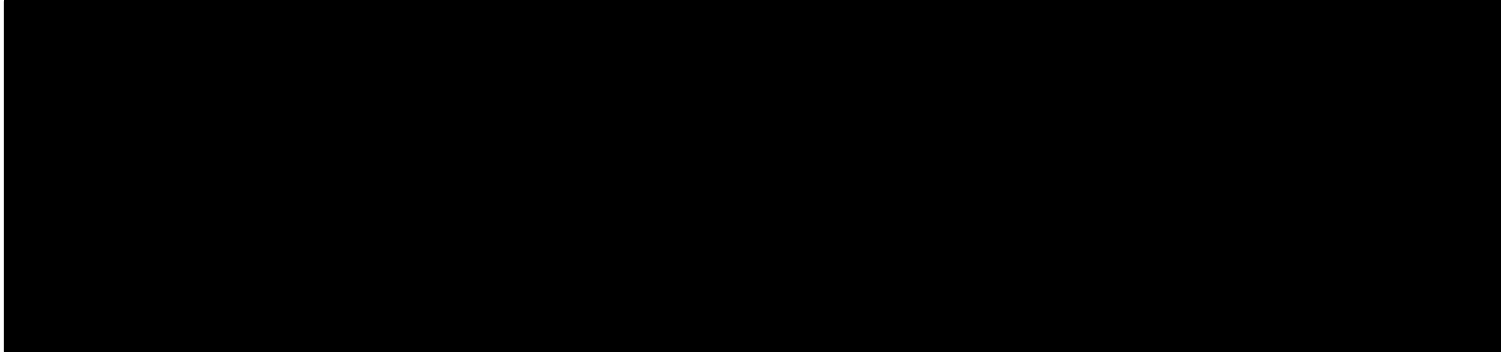
X

Co-Applicant's Signature

Date

LOAN ORIGINATOR & NMLSR ID NUMBER INFORMATION

<i>Individual Loan Originator's Name</i>	<i>Nationwide Mortgage Licensing System And Registry (NMLSR) Identification (ID) Number</i>
<i>Loan Originator Organization's Name</i>	<i>Nationwide Mortgage Licensing System And Registry (NMLSR) Identification (ID) Number</i>





P.O. Box 86008
 Los Angeles, CA 90086-0008
 (800) 944-2200
 www.firstcitycu.org

DEMOGRAPHIC INFORMATION OF APPLICANT AND CO-APPLICANT

Application Number: _____

Date: _____

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, race, and sex) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more "Hispanic or Latino" origins, and one or more designations for "Race."

The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, race and sex on the basis of visual observation or surname. If you do not wish to provide some or all of this information, please check below.

Applicant:

Ethnicity:

- Hispanic or Latino – Check one or more
- Mexican Puerto Rican Cuban
- Other Hispanic or Latino – Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:

- Not Hispanic or Latino
- I do not wish to provide this information (about Ethnicity)

Race: check one or more

- American Indian or Alaska Native – Print name of enrolled or principal tribe:

- Asian
- Asian Indian Chinese Filipino
- Japanese Korean Vietnamese
- Other Asian – Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:

- Black or African American
- Native Hawaiian or Other Pacific Islander
- Native Hawaiian Guamanian or Chamorro
- Samoan
- Other Pacific Islander – Print race, for example, Fijian, Tongan, and so on:

- White
- I do not wish to provide this information (about Race)

Sex:

- Female Male
- I do not wish to provide this information (about Sex)

To Be Completed By Credit Union (for an application taken in person)

- Was the ethnicity of the Applicant collected on the basis of visual observation or surname?
 Yes No
- Was the race of the Applicant collected on the basis of visual observation or surname?
 Yes No
- Was the sex of the Applicant collected on the basis of visual observation or surname?
 Yes No

Applicant Name (print): _____

Applicant Signature (optional): _____

Co-Applicant:

Ethnicity:

- Hispanic or Latino – Check one or more
- Mexican Puerto Rican Cuban
- Other Hispanic or Latino – Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:

- Not Hispanic or Latino
- I do not wish to provide this information (about Ethnicity)

Race: check one or more

- American Indian or Alaska Native – Print name of enrolled or principal tribe:

- Asian
- Asian Indian Chinese Filipino
- Japanese Korean Vietnamese
- Other Asian – Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:

- Black or African American
- Native Hawaiian or Other Pacific Islander
- Native Hawaiian Guamanian or Chamorro
- Samoan
- Other Pacific Islander – Print race, for example, Fijian, Tongan, and so on:

- White
- I do not wish to provide this information (about Race)

Sex:

- Female Male
- I do not wish to provide this information (about Sex)

To Be Completed By Credit Union (for an application taken in person)

- Was the ethnicity of the Co-Applicant collected on the basis of visual observation or surname?
 Yes No
- Was the race of the Co-Applicant collected on the basis of visual observation or surname?
 Yes No
- Was the sex of the Co-Applicant collected on the basis of visual observation or surname?
 Yes No

Co-Applicant Name (print): _____

Co-Applicant Signature (optional): _____

THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977

FAIR LENDING NOTICE

It is illegal to discriminate in the provision of or in the availability of financial assistance because of the consideration of:

- 1. Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to an unsafe and unsounds business practice; or**
- 2. Race, color religion sex, marital status, domestic partnership, national origin or ancestry.**

It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions to provide financial assistance.

These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinancing of one-to-four unit family residences occupied by the owner and for the purpose of the home improvement of any one-to-four unit family residence.

If you have questions about your rights, or if you wish to file a complaint, contact the management of this financial institution or the Department of Business Oversight at the following location.

**Department Of Business Oversight
1515 K Street, Suite 200
Sacramento, CA 95814-4052
(916) 445-7205**

ACKNOWLEDGMENT OF RECEIPT

I (we) received a copy of this notice.

Signature of Applicant

Date

Signature of Applicant

Date

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ACKNOWLEDGMENT OF RECEIPT

I (we) received a copy of this notice.

Signature of Applicant

Date

Signature of Applicant

Date



AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

I/We have applied for a mortgage loan from First City Credit Union. As part of the application process, I/we hereby give my/our authorization to have First City Credit Union obtain any and all information concerning my/our employment, savings, credit history, or any other information that may be required in connection with the loan, either before the loan is closed or as part of its quality control program.

First City Credit Union or any other investor that purchases the mortgage, or the mortgage guaranty insurer (if any), may utilize this authorization to obtain information from any party named in the loan application.

Copies of this authorization may be accepted as originals.

Your prompt response to any inquiries by First City Credit Union, the investor that purchased the mortgage, or the mortgage guaranty insurer (if any) is appreciated.

Mortgage guaranty insurer (if any):

Borrower's Signature

Date

Social Security Number

Co-Borrower's Signature

Date

Social Security Number

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.**

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.

<input type="checkbox"/> 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
▶ 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, North Carolina, 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
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.