

PRIVACY NOTICE

Mortgage Resource Plus, Inc. collects non-public information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us or others; and
- Information we receive from a consumer-reporting agency.

We do not disclose any non-public personal information about you to anyone, except as permitted by law.

If you decide to close your account(s) or become an inactive customer, we will adhere to the privacy policies and the practices as described in this notice.

We restrict access to your personal and account information to those employees who need to know that information to provide products and services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your non-public personal information.

I/We hereby authorize the release of information concerning the status and disposition of my/our applications to any real estate agent or real estate broker involved in this transaction. If my application is denied or a counter offer is made, the reasons for these actions may be released to such person.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

(APPLICANT)

(DATE)

(APPLICANT)

(DATE)

MORTGAGE RESOURCE PLUS

AUTHORIZATION

AUTHORIZATION IS HEREBY GRANTED TO MORTGAGE RESOURCE PLUS., OF BIRMINGHAM, IT'S SUCCESSORS AND/OR ASSIGNS. TO OBTAIN ANY AND ALL INFORMATION DEEMED NECESSARY FOR THE PROCESSING OF MY MORTGAGE LOAN APPLICATION. SUCH INFORMATION MAY INCLUDE, BUT IS NOT LIMITED TO, INFORMATION REGARDING MY EMPLOYMENT (BOTH PAST A CURRENT), DEPOSIT ACCOUNTS AND ALL CREDIT (BOTH PREVIOUS AND CURRENTLY OUTSTANDING).

AUTHORIZATION IS FURTHER GRANTED TO MORTGAGE RESOURCES PLUS, OF BIRMINGHAM, IT'S SUCCESSORS AND/OR ASSIGNS, TO USE PHOTOSTATIC COPY OF MY/OUR SIGNATURE(S) BELOW, TO OBTAIN ANY INFORMATION REGARDING ANY OF THE AFOREMENTIONED ITEMS.

(APPLICANT)

(DATE)

(APPLICANT)

(DATE)

HOME LOAN PENDING

PLEASE RUSH

MORTGAGE RESOURCE PLUS, INC.

Mortgage Loan Origination Agreement

You, the applicant, agree to enter into this Mortgage Loan Origination Agreement with Mortgage Resource Plus, Inc. as an independent contractor to apply for a residential mortgage loan from a participating lender with which we from time to time contract upon such terms and conditions as you may request or a lender may require. You inquired into mortgage financing with Mortgage Resource Plus, Inc. on _____(date). We are licensed as a "Mortgage Broker/Lender" under Michigan law.

Section 1. Nature of Relationship. In connection with this mortgage loan we are acting as an independent contractor and not as your agent. We will enter into separate independent contractor agreements with various lenders. While we seek to assist you in meeting your financial needs, we do not distribute the products of all lenders or investors in the market and cannot guarantee the lowest price or best terms in the market.

Section 2. Our Compensation. The lenders whose loan products we distribute generally provide their loan products to us as a wholesale rate. The retail price we offer you in interest rate, total points and fees - will include our compensation by either you or the lender. In some cases, we may receive all of our compensation by either you or the lender. Alternatively, we may receive a portion of our compensation by both you and the lender. For example, in some cases, if you would rather obtain a lower interest rate, you may pay higher up-front points and fees. Also, in some cases, if you would rather pay less up-front, you may be able to obtain a higher interest rate in which case we will be paid directly by the lender. We also may be paid by the lender based on (i) the value of the Mortgage Loan or related servicing rights in the market place or (II) other services, goods or facilities performed or provided by us to the lender.

By signing below, applicant(s) acknowledge receipt of a copy of this signed Agreement.

Mortgage Loan Originator Applicant(s)

(APPLICANT)

(DATE)

(APPLICANT)

(DATE)

SALE OF SERVICING DISCLOSURE

Lender: **MORTGAGE RESOURCE PLUS**
NOTICE TO MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR
MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED. FEDERAL LAW
GIVES YOU CERTAIN RELATED RIGHTS. READ THIS STATEMENT
AND SIGN IT ONLY IF YOU UNDERSTAND ITS CONTENTS.

Because you are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 et seq.) you have certain rights under that federal law. This statement tells you about those rights. It also tells you what the chances are that the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest and escrow account payments, if any. If your loan servicer changes, there are certain Transfer Practices and Requirements.

If the servicing of your loan is assigned, sold, or transferred to a new servicer, you must be given written notice of that transfer. The present loan servicer must send you notice in writing of the assignment, sale or transfer of the servicing not less than 15 days before the effective date of the transfer. The 15 day period is not applicable if a notice of prospective transfer is provided to you at settlement. The law allows a delay in the time (not more than 30 days after a transfer) for servicers to notify you under certain limited circumstances, when your servicer is changed abruptly. This exception applies only if your servicer is fired for cause, is in bankruptcy to proceedings, or is involved in a conservatorship of receivership initiated by a Federal agency.

Notices must contain certain information. They must contain the effective date of the transfer of the servicing of you loan to the new servicer, the name, address, and toll-free or collect call telephone number of the new servicer, and toll-free or collect call telephone numbers of a person or department for both your present servicer and your new servicer to answer your questions about the transfer of servicing. During the 60-day period following the effective date of the transfer loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Complaint Resolution

Section 6 of RESPA (12 U.S.C. 2605) gives you certain consumer rights, whether or not your loan servicing is transferred. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgment within 20 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on payment coupon or other payment medium supplied by the servicer; which includes your name and account number, and your reasons for the request. Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, or must provide you with a written clarification regarding any dispute. During this 60 Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written report.

A Business Day is any day, excluding public holidays (State or Federal), Saturday and Sunday.

Damages and Costs

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section.

Servicing the Transfer Estimated by Lender

1. The following is the best estimate of what will happen to the servicing of your mortgage loan:

We may assign, sell or transfer the servicing of your loan sometime while the loan is outstanding.

We are able to service your loan and we will will not service your loan

haven't yet decided whether to service your loan.

OR

We do not service mortgage loans, and we presently intend to assign, sell or transfer the servicing of your mortgage loan. You will be informed about your service.

2. For all the mortgage loans that we make in the 12-month period after your mortgage loan is funded; we estimate that the percentage of mortgage loans for which we will transfer servicing is between:

0 to 25%

26 to 50%

51 to 75%

76 to 100%

This estimate does does not include assignments, sales or transfers to affiliates or subsidiaries. This is only our best estimate and it is not binding. Business conditions or other circumstances may affect our future transferring decisions.

3. This is our record of transferring the servicing of the mortgage loans we have made in the past:

Year Percentage of Loans Transferred (rounded to the nearest quartile - 0%, 25%, 50%, 75%, or 100%)

2007 100 %

2006 100 %

2005 100 %

Acknowledgment of Mortgage Loan Applicant

I/We have read this disclosure form, and understand its contents, as evidenced by my/our signature(s) below.

Applicant

Date

Applicant

Date

111 S. Old Woodward Suite 205 * Birmingham MI 48009
Ph. 248-642-4600 * Fax 248-642-6160

Date

MORTGAGE RESOURCE PLUS

To meet the standards required by State/Federal Regulatory bodies, insuring agencies and nationwide mortgage investment institutions, we audit a percentage of all of our closed loans starting no earlier than 30 days after closing.

Notice is hereby given you that if your case is selected, we will be re-verifying the truthfulness and accuracy of all the information incident to this loan application. This induces, but is not necessarily limited to the representation made by you, your loan officer, your employer(s), your depository (ies), the appraiser, and the credit bureau. If your application indicates you intend to occupy the property as your primary residence, we will be visiting your house to determine occupancy. We will utilize a different credit bureau for your credit check. If this is a conventional mortgage request, we will be utilizing a different appraiser to review the original appraiser's judgments.

Again, you stand a certain percentage of a chance of audit. If selected, you will not incur any personal expense and your time involved will be just a matter of minutes to respond to a few questions (and allow an appraiser to view your home if applicable).

We look at our quality control program as a way to prove to our investors that our mortgage applications are an absolutely honest representation of the facts. Your cooperation, although mandatory to continuing this application, is genuinely appreciated.

Notice Regarding Escrow Account

If we have an escrow account for payment of taxes and insurance, this account shall be reviewed each year to determine if sufficient funds are available for payment of bills. Should a shortage occur, we would have the option of paying the amount in one payment or paying it over the period of twelve (12) months. If an escrow account discloses a surplus, the servicer shall, within 30 days from the analysis refund the surplus to the borrower if the surplus is greater or equal to 50 dollars (\$50). If the surplus is less than 50 dollars (\$50), the servicer may refund such amount to the borrower, or credit such amount against the next year's escrow payments.

Acknowledged and Accepted

(APPLICANT)

(DATE)

(APPLICANT)

(DATE)

MORTGAGE RESOURCE PLUS

ACKNOWLEDGMENT STATEMENT TO MORTGAGE RESOURCE PLUS

I/We, the borrower(s), have applied to **MORTGAGE RESOURCE PLUS**, for a mortgage and certify the following information:

- 1) In accordance with the Real Estate Procedures Act of 1974 as Amended, I have received the Special Information Booklet "Settlement Costs," from **MORTGAGE RESOURCE PLUS**, at the time of my mortgage application.
- 2) In accordance with the Real Estate Procedures Act of 1974, as Amended, I acknowledge that I have been informed by **MORTGAGE RESOURCE PLUS**, that I will receive a Good Faith Estimate of settlement costs within three days of my mortgage application to **MORTGAGE RESOURCE PLUS**.
- 3) I was informed by **MORTGAGE RESOURCE PLUS**, that income from alimony, child support or separate maintenance need not be revealed unless there is a need to rely on such income to establish credit worthiness.
- 4) I understand that the information regarding race/national origin, sex, marital status and age is being requested by the Federal Government for the purpose of monitoring compliance with federal anti-discrimination statutes and that those statutes prohibit creditors from discriminating against applicants on those bases.
- 5) I have reviewed my application and all of the information provided, including my current employment and liabilities; it is true, correct and complete. I am aware that providing false information could result in a fine up to \$10,000 or imprisonment for not more than two years, and/or both.
- 6) I understand that in accordance with the Privacy Act of 1974, Public Law 93-579, that any information requested of me by **FHA, VA, FHMA, and/or MORTGAGE RESOURCE PLUS**, was or will be given voluntarily and that there is no penalty under this law for failure to respond. I further acknowledge that the general purpose and use of the information requested or solicited is relevant and necessary to the processing of my loan application. I also understand that this information will be used in my best interests and I agree to hold **MORTGAGE RESOURCE PLUS**, harmless in exercising its judgment in further disclosing this information as it seems appropriate and necessary; including disclosure of my name, address, loan amount, age, marital status, interest rate, total monthly payment and other similar information for use in connection with possible solicitations for credit life insurance.
- 7) The undersigned agrees to reimburse **MORTGAGE RESOURCE PLUS**, for any application fee and appraisal fee incurred in conjunction with processing this loan should the loan not be completed for any reason whatsoever. **You have the right to a copy of the appraisal report** obtained in connection with your application for credit provided that, if required, you have paid for or are willing to pay for the appraisal. You can get a copy of this report by writing to us at the address listed below. We must hear from you no later than 90 days after you are notified about the action taken on your credit application (if you withdraw your application, you must make your request for an appraisal report within 90 days of the withdrawal). You can telephone us, instead of writing, but by doing so you are not assured of preserving your rights. We will notify you of the amount of the cost of obtaining your copy and when we have received that amount, we will mail the appraisal to you at the address you designate.
- 8) I/We hereby warrant that my decision to apply for a mortgage loan with **MORTGAGE RESOURCE PLUS**, was made of my own volition.
- 9) I have received the E.C.O.A. NOTICE, Namely, the Federal Equal Credit Opportunity Act which prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (providing that 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 programs; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with the law concerning this creditor is:

OFFICE OF THE THRIFT SUPERVISION
1700 G. STREET N.W.
WASHINGTON, D.C. 20552

10) I/We understand as of this date **MORTGAGE RESOURCES PLUS**, has not committed to make a loan or mortgage to us. I/We understand that such a commitment to loan us money or to make a mortgage loan to us will only be issued after a governmental agency and/or a private mortgage insurance company has reviewed and underwritten our application, if necessary.

APPLICANT

DATE

APPLICANT

DATE

111 S. Old Woodward Suite 205 * Birmingham MI 48009
Ph. 248-642-4600 * Fax 248-642-6160

Date

MORTGAGE RESOURCE PLUS

REQUIRED USE OF SETTLEMENT SERVICE PROVIDERS DISCLOSURE FROM A LENDER-CONTROLLED OR LENDER-APPROVED LIST

Mortgage Resource Plus, Inc. requires the use of private mortgage insurance companies, credit reporting bureaus, appraisers and other settlement service providers who meet our standards in regard to quality products and services. These providers are selected from a lender-controlled or lender-approved list. The Good Faith Estimate is based on the customary charges of these providers. The actual charges and the name of the settlement service company will be disclosed on your HUD-1 or HUD-1 a Settlement Statement, which is available for inspection 24 hours before your closing date. The following is a list of those services required from a service provider list and their estimated range of costs for each service.

<u>Required Settlement Service</u>	<u>Estimated Range of Costs</u>
APPRAISAL	\$75-\$1,500
MORTGAGE SURVEY	\$90-\$200
CREDIT REPORT	\$17.50-\$60

A copy of this disclosure was delivered/mailed to the Applicant(s) on _____

(APPLICANT)

(DATE)

(APPLICANT)

(DATE)

MORTGAGE RESOURCE PLUS

"BORROWERS BILL OF RIGHTS"

1. You have the **RIGHT** to shop for the best loan for you and compare the charges of different mortgage brokers and lenders.
2. You have the **RIGHT** to be informed about the total cost of your loan including the interest rate, points, and other fees.
3. You have the **RIGHT** to obtain a "Good Faith Estimate" of all loan and settlement charges before you agree to the loan or pay any fees.
4. You have the **RIGHT** to know what fees are nonrefundable if you decide to withdraw your loan application.
5. You have the **RIGHT** to ask your mortgage broker to explain exactly what the mortgage broker will do for you.
6. You have the **RIGHT** to know how much the mortgage broker is getting paid by you and the lender for your loan.
7. You have the **RIGHT** to ask questions about charges and loan terms that you do not understand.
8. You have the **RIGHT** to a credit decision that is not based on your race, color, religion, national origin, sex, marital status, age, or whether any income is derived from public assistance.
9. You have the **RIGHT** to know the reason if your loan application is turned down.
10. You have the **RIGHT** to receive the HUD settlement costs booklet "Buying Your Home".

MI HB 6121

I/we have read and acknowledged receipt of this disclosure.

Borrower Signature

Date

Borrower Signature

Date

Borrower Signature

Date

Borrower Signature

Date

MORTGAGE RESOURCE PLUS

CONSUMER CAUTION AND HOME OWNERSHIP COUNSELING NOTICE

If you obtain this loan, the lender will have a mortgage on your home. You could lose your home, and all money you have invested in it, if you do not meet your obligations under the loan, including making all your payments.

Mortgage loans rates and closing costs and fees vary based on many factors, including your particular credit and financial circumstances, your earnings history, the loan-to-value requested, and the type of property that will secure your loan. Higher rates and fees may be applicable depending on the individual circumstances of a particular consumer's application.

You should shop around and compare loan rates and fees. This particular loan may have a higher rate and total points and fees than other mortgage loans. You should consider consulting a qualified independent credit counselor or other experienced financial adviser regarding the rate, fees, and provisions of this mortgage loan before you proceed. For information on contacting a qualified credit counselor, ask your lender or call the United States Department of Housing and Urban Development's counseling hotline at 1-888-466-3487 for a list of counselors.

You are not required to complete any loan agreement merely because you have received these disclosures or have signed a loan application. If you proceed with this mortgage loan, you should also remember that you may face serious financial risks if you use this loan to pay off credit card debts and other debts in connection with this transaction and then subsequently incur significant new credit card charges or other debts.

Property taxes and homeowner's insurance are your responsibility. Not all lenders provide escrow services for these payments. You should ask your lender about these services.

Your payments on existing debts contribute to your credit ratings. You should not accept any advice to ignore your regular payments to your existing creditors."

MI HB 6121

I/we have read and acknowledged receipt of this disclosure.

Borrower Signature

Date

Borrower Signature

Date

Borrower Signature

Date

Borrower Signature

Date

National Credit Score Disclosure

Applicant

Loan #

Applicant

Address

In evaluating your application for a home mortgage loan, one factor your lender will consider is one or more of your credit scores because they assist the lender in evaluating your credit history in a faster, more objective manner. Your credit scores are found on your credit report, **a copy of which was provided to you with this disclosure.** The range of possible scores is from 300 to 850. Your lender may also obtain and consider other credit scores in making its decision on your application from the consumer reporting agencies listed below.

In addition to the credit scores, your credit report lists the key reasons why your scores were less than the maximum possible scores. Please keep in mind that these reasons are provided based on variables, where you received less than the maximum number of points possible. The listing of these reasons does not by itself indicate that you would not be approved for the loan you have requested. The lender considers many factors in addition to your credit score in making a decision on your application. If your application is not approved, you will receive a separate notice stating the specific reasons for that action which may or may not relate to your credit scores.

The originator or lender did not calculate your credit scores, nor did they develop the scoring models. If you have any questions about your credit scores or the information in the credit report from which the credit scores were computed, you can contact the consumer reporting agencies at the addresses listed below:

Equifax

PO Box 740258
Atlanta, GA 30374-0258
Phone: 800) 685-1111
Website: www.equifax.com

TransUnion

PO Box 1000
Chester, PA 19016-4000
Phone: 800) 888-4213
www.transunion.com/direct

Experian

PO Box 2104
Allen, TX 75013
Phone: 888) 397-3742
www.experian.com

Notice to Home Applicant

(Pursuant to the Fair Credit Report Act [15 U.S.C. 1681g Sec 609(g)(1)(D)] as amended 12/4/03)

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your scores.

The credit score is a computer-generated summary calculated at the time of the request and based on the information a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decisions on a loan application. If you have any question concerning the terms of the loan, contact the lender.

This acknowledges that this Disclosure, along with a copy of my/our credit report, has been provided to each applicant/client pursuant to 15 U.S.C. 1681g Sec 609(g)(1)(D) as amended 12/4/03 and effective 12/4/04.

Applicant

Date

Applicant

Date

Originator

Date

Request for Transcript of Tax Return

(Rev. April 2006)

Department of the Treasury
Internal Revenue Service

- ▶ Do not sign this form unless all applicable lines have been completed.
Read the instructions on page 2.
- ▶ Request may be rejected if the form is incomplete, illegible, or any required line was blank at the time of signature.

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 also call 1-800-829-1040 to order a transcript. 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 or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return	2b Second social security number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code	
4 Previous address shown on the last return filed if different from line 3	
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. The IRS has no control over what the third party does with the tax information.	

Caution: If a third party requires you to complete Form 4506-T, **do not** sign Form 4506-T if lines 6 and 9 are blank.

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. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days

b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days

c Record of Account, which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days

7 Verification of Nonfiling, which is proof from the IRS that you **did not** file a return for the year. 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 2003, filed in 2004, will not be available from the IRS until 2005. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days

Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

_____ / _____ / _____ _____ / _____ / _____ _____ / _____ / _____ _____ / _____ / _____

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer.

Sign Here		Date	Telephone number of taxpayer on line 1a or 2a ()
	Signature (see instructions)		
	Title (if line 1a above is a corporation, partnership, estate, or trust)		
	Spouse's signature	Date	

General Instructions

Purpose of form. Use Form 4506-T to request tax return information. You can also designate a third party to receive the information. See line 5.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in 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.

Note. If you are requesting more than one transcript or other product and the chart below shows two different service centers, mail your request to the service center based on the address of your most recent return.

Chart for individual transcripts (Form 1040 series and Form W-2)

If you filed an individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New York, Vermont	RAIVS Team Stop 679 Andover, MA 05501 978-247-9255
Alabama, Delaware, Florida, Georgia, North Carolina, Rhode Island, South Carolina, Virginia	RAIVS Team P.O. Box 47-421 Stop 91 Doraville, GA 30362 678-530-5326
Arkansas, Kansas, Kentucky, Louisiana, Mississippi, Oklahoma, Tennessee, Texas, West Virginia	RAIVS Team Stop 6716 AUSC Austin, TX 73301 512-460-2272
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nebraska, Nevada, New Mexico, Oregon, South Dakota, Utah, Washington, Wyoming	RAIVS Team Stop 38101 Fresno, CA 93888 559-253-4990
Connecticut, Illinois, Indiana, Iowa, Michigan, Minnesota, Missouri, North Dakota, Ohio, Wisconsin	RAIVS Team Stop 6705-B41 Kansas City, MO 64999 816-823-7667
New Jersey, Pennsylvania, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team DP 135SE Philadelphia, PA 19255-0695 215-516-2931

Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to the "Internal Revenue Service" at:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Georgia, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Tennessee, Texas, Utah, Washington, Wyoming	RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 801-620-6922
Connecticut, Delaware, District of Columbia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 859-669-3592
A foreign country, or A.P.O. or F.P.O. address	RAIVS Team DP 135SE Philadelphia, PA 19255-0695 215-516-2931

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 60 days of the date signed by the taxpayer or it will be rejected.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See Internal Revenue Code section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the Letters Testamentary authorizing an individual to act for an estate.

Privacy Act and Paperwork Reduction Act Notice

We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. Sections 6103 and 6109 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, and the District of Columbia 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 the Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, IR-6406, Washington, DC 20224. Do not send the form to this address. Instead, see *Where to file* on this page.