

FAX COVER SHEET

*(This page should be returned to us with your **completed** financial analysis form)*

To: Loss Mitigation Department

From: _____

Date: _____

Mortgage Account Number(s): _____

Fax to: **1-888-823-3577 or 407-328-5097** or mail to: American Loan Modification
Group/Loss Mitigation P.O. Box 952107 Lake Mary, FL 32795

The following documentation must be included to determine eligibility:

- ❖ **Financial Analysis Form (no notary required) – 2 pages**
- ❖ **The enclosed Financial Hardship Affidavit completed and signed by all borrowers (no notary required) – 3 pages**
- ❖ **A signed and dated copy of the IRS Form 4506-T (Request for Transcript of Tax Return) for each borrower (borrowers who filed their tax returns jointly may send in one IRS Form 4506-T signed and dated by both the joint filers) – 2 pages**
- ❖ **Documentation to verify all of the income of each borrower (including any alimony or child support that you choose to rely upon to qualify). This documentation should include:**

For each borrower who is paid by an employer:

- Copy of the most recent filed federal tax return with all schedules required by the IRS at the time you filed your return.
- Copy of the two most recent pay stubs or other proof of income from your employer including the frequency in which you get paid (example: monthly, bi-weekly, or weekly).
- To utilize commissions and/or overtime listed on pay stubs, a letter from your employer stating that commissions and/or overtime will continue must be included.

For each borrower who is self-employed:

- Copy of the most recent filed federal tax return with all schedules required by the IRS at the time you filed your return.
- Copy of the most recent quarterly or year-to-date profit/loss statement.

For each borrower who has income such as Social Security, disability, death benefits, or pension:

- Copy of most recent federal tax return with all schedules and W-2 or copies of two most recent bank statements.
- Copy of benefits statement or letter from the provider that states the amount, frequency and duration of the benefit. Such benefit must continue for at least 3 years to be considered qualifying income under this program.

For each borrower who has income such as public assistance, or unemployment:

- Copy of most recent federal tax return with all schedules and W-2 or copies of two most recent bank statements.
- Copy of benefits statement or letter from the provider that states the amount, frequency and duration of the benefit. Such benefit must continue for at least 9 months to be considered qualifying income under this program.

For each borrower who is relying on alimony or child support as qualifying income:

- Copy of divorce decree, separation agreement or other written agreement or decree that states the amount of alimony or child support and period of time over which it will be received. Payments must continue for at least 3 years to be considered qualifying income under this program.
- Proof of full, regular and timely payments; for example, deposit slips, bank statements, court verification or filed federal tax return with all schedules.

For each borrower who has rental income:

- Copy of the most recent filed federal tax return with all schedules, including Schedule E-Supplement Income and Loss. Rental income for qualifying purposes will be 75% of the gross rent.

Additional items required if you are requesting a sale of your property:

- **Copy of listing agreement**
- **Copy of the sales contract**
- **Copy of the estimated Settlement Statement (HUD 1) if available**
- **Signed “third party authorization” form**

FINANCIAL ANALYSIS FORM**Mortgage Account Number (s)** _____

Name (Borrower):	Home Phone:	Work Phone:	Alternate/Cell Phone:	
Preferred Method of Contact	<input type="checkbox"/> Home Phone	<input type="checkbox"/> Work Phone	<input type="checkbox"/> Alternate/Cell	
Borrower Social Security Number				
Name (Co-borrower):	Home Phone:	Work Phone:	Alternate/Cell Phone:	
Preferred Method of Contact	<input type="checkbox"/> Home Phone	<input type="checkbox"/> Work Phone	<input type="checkbox"/> Alternate/Cell	
Co-Borrower Social Security Number				
Mailing Address:				
May we contact you via email:	Yes/No			
If yes, please provide your email address:				
Is the property occupied?	Yes/No			
If yes, is it owner occupied or tenant occupied?	Owner/Tenant			
Condition of the property?	Excellent	Good	Fair	Condemned
Have you received a notice of condemnation?	Yes/No			
Have you filed bankruptcy?	Yes/No			
Amount of funds available to contribute towards a workout?	\$			
Total number of individuals in your household:				
Do you want to keep the property?	Yes/No			
Is your home listed for sale?	Yes/No			
If yes, what is the list price?	\$			
What is your agent's (realtor) name and telephone number? If applicable	Realtor Name: Realtor Phone:			
Do you have a second mortgage?	Yes/No			
If yes, please provide contact information for your second mortgage company.	Name/phone number of second mortgage company:			

EMPLOYMENT HISTORY

	Borrower		Co-Borrower	
Currently employed?	Yes	No	Yes	No
How long?				
Present employer:				
If self-employed, name of company:				
Income *All income must have documented proof as outlined in the Fax Cover Sheet.				
Description *	Borrower	Co-Borrower	Total	
Gross Salary / Wages (monthly) **	\$	\$	\$	
Unemployment Income (monthly)	\$	\$	\$	
Child Support / Alimony (monthly)	\$	\$	\$	
Disability Income (monthly)	\$	\$	\$	
Rental Income (monthly)	\$	\$	\$	

**Gross salary/wages is your total monthly income before any tax withholding or employer deductions.

ASSETS/LIABILITIES

If you own real estate in addition to your personal residence, please attach a complete list of property addresses / name(s) of Lender / Lender's address and phone number / account numbers / monthly payment / amount owed / estimated value & rental income.

Assets

Description	Estimated Value	Amount Owed	Net Value (est. value less amount owed)
Personal Residence	\$	\$	\$
Personal Property	\$	\$	\$
Checking Accounts	\$	\$	\$
Savings Accounts	\$	\$	\$
IRA / 401(k) / Keogh Accounts	\$	\$	\$
Stocks / Bonds / CDs	\$	\$	\$
Cash Value of Life Insurance	\$	\$	\$
Other	\$	\$	\$
Totals	\$	\$	\$

Liabilities (Expenses)

Description	Monthly Payment	Balance Due	Delinquent?
First Mortgage Lender	\$	\$	Yes No
Other Mortgages / Liens / Rents	\$	\$	Yes No
Alimony / Child Support	\$	\$	Yes No
Homeowners Assoc. Dues	\$	\$	Yes No
Property Taxes (if not escrowed and included in your current mortgage payment)	\$	\$	Yes No
Homeowner's (hazard) Insurance (if not escrowed and included in your current mortgage payment)	\$	\$	Yes No
Other insurance (i.e. wind, flood) (If not escrowed and included in your current mortgage payment.)	\$	\$	Yes No
Health Insurance	\$	\$	Yes No
Medical Expenses	\$	\$	Yes No
Child Care	\$	\$	Yes No
Credit Card / Installment Loans	\$	\$	Yes No
Student Loans / Personal Loans	\$	\$	Yes No
Auto Loan(s)	\$	\$	Yes No
Auto Expenses / Gasoline / Insurance	\$	\$	Yes No
Food / Household Supplies	\$	\$	Yes No
Water / Sewer / Utilities / Phone(s) / Cable	\$	\$	Yes No
Other	\$	\$	Yes No

If additional space is needed for Liabilities (Expenses), please include an additional page.

Note: Some of the items included are not applicable to the Making Home Affordable (MHA) program. However, this form is used for various modification programs, including the MHA.

Borrower Signature
Date

Co-borrower Signature
Date

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 a loan modification in person.

If you do not wish to furnish the Information for Government Monitoring Purposes, please check the box below.

BORROWER <input type="checkbox"/> I do not wish to furnish this information	CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

Borrower/Co-Borrower Acknowledgement:

1. Under penalty of perjury, I/we certify, represent and agree that all of the documents and information I/we have provided in connection with the Financial Analysis Form and this Affidavit are true and correct and the event(s) identified in the Financial Analysis Form and this Affidavit has/have contributed to my/our financial hardship and the need to modify the terms of my/our mortgage loan.

2. I/we understand and acknowledge the Servicer may investigate the accuracy of my/our statements, may require me/us to provide supporting documentation, and that knowingly submitting false information may violate Federal law.

3. I/we understand the Servicer will pull a current credit report on all borrowers/co-borrowers or a joint report for a married couple.

4. I/we understand that if I/we have intentionally defaulted on my/our existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this Affidavit, or if I/we do not provide all of the required documentation, the Servicer may cancel the Agreement and may pursue foreclosure on my/our home.

5. I/we certify that I/we will obtain credit counseling if it is determined that my/our financial hardship is related to excessive debt. For purposes of the Making Home Affordable program, "excessive debt" means that my/our debt-to-income ratio after the modification would be greater than or equal to 55%.

6. I/we certify that I/we are willing to provide all requested documents and to respond to all Servicer communication in a timely manner. I/we understand that time is of the essence.

7. I/we understand that the Servicer will use this information to evaluate my/our eligibility for a loan modification or other workout, but the Servicer is not obligated to offer me/us assistance based solely on the representations in this Affidavit.

8. I/we authorize and consent to Servicer disclosing to the U.S. Department of Treasury or other government agency, Fannie Mae and/or Freddie Mac any information provided by me/us retained by Servicer in connection with the Making Home Affordable (MHA) program.

NOTICE TO BORROWERS

Be advised that you are signing these documents under penalty of perjury. Any misstatement of material fact made in the completion of these documents including but not limited to misstatement regarding your occupancy in your home, hardship circumstances, and/or income may subject you to potential criminal investigation and prosecution for the following crimes: perjury, false statements, mail fraud, and wire fraud.

The information contained in these documents is subject to examination and verification. Any potential misrepresentation may be referred to the appropriate law enforcement authority for investigation and prosecution.

Borrower Signature

Date

Co-Borrower Signature

Date

AMERICAN LOAN MODIFICATION GROUP, LLC.

AUTHORIZATION TO RELEASE INFORMATION

I/We hereby authorize **American Loan Modification Group, LLC.** hereinafter referred to as "Negotiator," to verify my/our past or present employment, earnings, records, bank accounts, stock holdings, and other asset balances needed to process my/our loan modification. I further authorize negotiator to order my consumer credit report and verify other credit information including past and present mortgages and land lord references. It is understood that a photocopy of this form will also serve as authorization. The information obtained is only to be used in the processing of my/our mortgage loan modification.

I/We authorize you to provide the negotiator any and all information and documentation that they request. Such information includes but not limited to; mortgage note, appraisal, payment history, employment history and income, bank, money market and similar account balances; credit history and copies of income tax returns.

Privacy Act Notice: The information obtained by the negotiator and any Federal agency insuring, guaranteeing or purchasing the mortgage to determine whether you qualify as a perspective borrower under the negotiators and lenders underwriting agency standards. The information obtained will not be disclosed outside the negotiator and Federal agency without written approval. You do not have to provide us this information but if you do not your modification file will be delayed and/or rejected. The information we obtain is authorized. 15 U.S.C 1681-1681u, Title 38, U.S.C., Chapter 37 (if V.A.) and 12 U.S.C. , Section 1701. et seq. (if HUD/FHA)

Borrower Name

Co-Borrower Name

Borrower Signature

Co-Borrower Signature

Social Security Number

Social Security Number

Address

Address

City, State, and Zip

City, State, and Zip

Date

Date

1ST LENDER/SERVICING CO.

2ND LENDER/SERVICING CO.

1ST LOAN NUMBER

2ND LOAN NUMBER

"At American Loan Modification Group, we don't stand behind you, we stand beside you!"

AMERICAN LOAN MODIFICATION GROUP, LLC. P.O. BOX 952107 LAKE MARY, FLORIDA 32746 TOLL-FREE (877) 807-3779 DIRECT (407) 878-3728 FAX (888) 823-3577 WWW.AMERICANLMG.COM OR SUPPORT@AMERICANLMG.COM

General Notification

The enclosed package encompasses requirements for all available programs, including the Making Home Affordable Program established under the Obama administration. For information and eligibility requirements under the Making Home Affordable Program, visit www.makinghomeaffordable.gov or www.financialstability.gov website.

- **Please wait to submit your financial package until ALL required forms are completed and the necessary attachments are included.**
- **Please continue to make your monthly payment.** If assistance is needed, it is recommended that you contact a credit counselor who is trained to guide you through your current financial situation. You can access www.hud.gov or call 800-225-5342 for more information regarding credit counselors.
- **Please Note.** A trial modification or permanent modification may require a non-escrowed account to become an escrowed account to pay taxes and/or insurance. You also may be required to enroll in an electronic payment program.

Frequently Asked Questions

How long will it take to process my modification request, determine if I qualify for the program and have a completed modification through my lender?

Once the package is returned to our office, you will hear from our Loss Mitigation Department within **14** business days advising the package was received and notifying you if any additional information is required. We can then determine if you qualify for a modification. However, please note that your modification will not be effective unless you meet all of the applicable conditions. If you are not eligible for a modification, the reason for denial will be provided to you immediately. Within **60** days from the date we submit your file to your lender we should be able to close your case.

The Financial Analysis Form asks, “Amount of funds available to contribute towards a workout?” What does that mean?

We are attempting to determine the amount of funds that you currently have available to contribute towards any delinquency. In some instances, this may be called a down payment or a borrower’s contribution. (Not applicable to the Making Home Affordable Program.)

On the Financial Analysis Form, what would be included as Personal Property under the Asset section?

Personal property is an item of worth that you may own. Some examples of personal property may include a vehicle or recreational vehicle, collectibles, etc.

Under Liabilities (Expenses), I pay my car insurance on a semi-annual or annual basis. How do I list that?

Please make sure that the amount of the expense is broken down to a monthly premium amount. Example: If the car insurance is \$500 for a 6 month period, divide \$500 by 6 (\$83.33) to determine the monthly premium.

If I am submitting my tax returns, why do I need to complete the 4506-T form?

The 4506-T form is required for a modification. If information is missing that you are unable to provide we will utilize the 4506-T form to obtain the necessary information.

What information is needed on the form 4506-T?

Please complete the following:

- 1a – 4: List information as shown on your tax returns
- 5: Third party name (the mortgage company), address, and telephone number
- 6: Transcript requested the form used to file your tax return (example form 1040)
- 6a, 6b, and 6c: Should all include a check mark
- 7: Verification of Non-Filing should include a check mark
- 8: Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript should include a check mark
- 9: Year or period requested should include previous two years tax returns (example 12/31/2007 and 12/31/2008)
- Signature and Spouses Signature (if applicable) and Dates

The 4506-T form states, “Caution: DO NOT SIGN this form if a 3rd party required you to complete and lines 6 and 9 are blank.” What do I enter for those items?

All applicable blanks on the form need to be completed. This disclaimer is provided as a warning that lines 6 (a),(b),(c), and 9 must be completed prior to signing the form.

Form **4506-T**

Request for Transcript of Tax Return

(Rev. January 2008)

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: DO NOT SIGN this form if a third party requires you to complete Form 4506-T, and 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 2006, filed in 2007, will not be available from the IRS until 2008. 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	Signature (see instructions)	Date	Telephone number of taxpayer on line 1a or 2a ()
	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, 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 RAVS teams, send your request to the team based on the address of your most recent return.

Note. You can also call 1-800-829-1040 to request a transcript or get more information.

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
Alabama, Delaware, Florida, Georgia, North Carolina, Rhode Island, South Carolina, Virginia	RAIVS Team P.O. Box 47-421 Stop 91 Doraville, GA 30362
Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team Stop 6716 AUSC Austin, TX 73301
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Iowa, Kansas, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	RAIVS Team Stop 37106 Fresno, CA 93888
Arkansas, Connecticut, Illinois, Indiana, Michigan, Missouri, New Jersey, Ohio, Pennsylvania, West Virginia	RAIVS Team Stop 6705-B41 Kansas City, MO 64999
	816-292-6102

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, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409
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, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250
	859-669-3592
	801-620-6922

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-6526, Washington, DC 20224. Do not send the form to this address. Instead, see *Where to file* on this page.