

Chase
P.O. Box 100512
2210 Enterprise Drive
Florence, SC 29501



June 11, 2013

Bianca M. Pratt and Joshua Pratt
280 Briarwood Lane
Ocoee, TN 37361

Your assumption application package is enclosed

Account: *****4770
Property Address: 280 Briarwood Lane
Ocoee, TN 37361-0000

Dear Bianca M. Pratt and Joshua Pratt:

Thank you for contacting us about an assumption, which is when a new or existing owner of a home takes over an existing mortgage, typically after the transfer or change of ownership of the property.

We have enclosed an assumption application package with the documents required to begin the qualifying assumption process. This process is required in order for any borrower(s) to be added to or released from liability. Any borrower(s) being added to liability must qualify based on standard underwriting.

If the current borrower(s) are not requesting a release of liability, a qualifying assumption may not be required. If you are not requesting to be added to financial liability for the loan, please contact us at 800-848-9136 to discuss completing a name change.

How it works

1. When all financial information, including credit reports, and necessary documentation is received, your application will be submitted for an underwriting analysis.
2. If your loan is approved, it may be subject to conditions that must be satisfied prior to or at closing. We will call to discuss your application.
3. When all prior-to-closing conditions have been met, a closing package will be sent to the settlement agent. You will work with your settlement agent to make arrangements to complete the sales transaction.

If you do move forward and the assumption is approved, the loan must be brought current by the seller/current obligor at the time of closing. That means payment will be expected for all outstanding principal, interest, and late charges, as well as attorney's fees and any other related charges.

Because we cannot assure that you will have clean title to the property through this transaction, we recommend that you seek independent legal advice or consult with a title company to assure that the transaction results in full ownership.

Please note:

- This letter is for informational purposes and is not an approval or consent to transfer ownership.
- You are not obligated to complete the transaction simply because disclosures were



If you have questions, please call us at one of the telephone numbers listed below.

Sincerely,
Annie R. Singleton
Chase
877-496-8795 , ext. 3248304
800-582-0542 TTY
843-300-1328 Fax
www.chase.com

Enclosures

- Delinquency Agreement
- Appraisal Disclosure
- Instructions for Completing the Uniform Residential Loan Application
- Important Information about Procedures for Opening a New Account
- Required Documents Checklist

- Uniform Residential Loan Application
- General Authorization
- Customer Information Worksheet
- Addendum to Loan Application
- Application Identification Verification
- For Your Protection: Get a Home Inspection
- Important Notice to Homebuyers
- HUD/VA Addendum to Uniform Residential Loan Application
- Notice to Homeowners
- IRS Form 4506-T: Request for Transcript of Tax Return

Keep this letter with your other mortgage documents for your records.

We are a debt collector.

If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation.

IMPORTANT NOTICE TO SERVICEMEMBERS AND THEIR DEPENDENTS

If you are or recently were on active duty or active service, you may be eligible for benefits and protections under the federal Servicemembers Civil Relief Act (SCRA). This includes protection from foreclosure or eviction. You may also be eligible for benefits and protections under state law or Chase policy. SCRA and state Military benefits and protections also may be available if you are the dependent of an eligible Servicemember.

Eligible service may include:

- Active duty with the Army, Navy, Air Force, Marine Corps, or Coast Guard, or
- Active service as a commissioned officer of the National Oceanic and Atmospheric Administration, or
- Active service as a commissioned officer of the Public Health Service, or
- Service with the forces of a nation with which the United States is allied in a war or Military action, or
- Service with the National Guard of a state militia under a state call of duty, or

any period when you are absent from duty because of sickness, wounds, leave, or other lawful cause.

For more information, please call Chase Military Services at 877-469-0110.

FEDERAL ECOA NOTICE

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided 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 program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20006.

AS045



DELINQUENCY AGREEMENT

Applicant	Date
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Applicant	Date
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Applicant	Date
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Applicant	Date
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Applicant	Date
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Applicant	Date
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Seller	Date
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Seller	Date
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Seller	Date
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Seller	Date
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Seller	Date
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Seller	Date
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Chase
P.O. Box 100512 Florence, SC 29501
Dept. SC1-2025, 2210 Enterprise Drive, Florence, SC 29501
Phone (877) 496-8795; Fax (843) 300-1328

Appraisal Disclosure



Lender:
JPMorgan Chase Bank, N.A.
P.O. Box 100512
Florence, SC 29501-0512

Date: 6/11/2013

Loan Number: *****4770

Borrower(s):
Bianca M. Pratt
Joshua Pratt

Property Address: 280 Briarwood Lane
Ocoee, TN 37361-0000

Lender engages independent appraisers and property valuation companies to prepare appraisals and/or valuation reports for the sole use by Lender and should not be relied upon by an individual to determine the property value or as a substitute for a property inspection or similar report. You may choose to have a separate appraisal conducted at your own expense.

If an appraisal or other written property valuation report is developed in connection with your applications for credit, we will furnish you a copy at least three days prior to loan closing.

Appraisal Disclosure
C-6047R (06/12)



Instructions for Completing the Uniform Residential Loan Application

The instructions below are designed to assist you in completing the Uniform Residential Loan Application. They are not a complete explanation of every section you are required to complete. Instead, they are designed to address frequently asked questions. In order for your loan application to be processed, all requested information that applies to the borrower or borrowers must be provided.

If you make corrections on the application, draw a line through the unwanted text and initial the changes. Do not use correction tape or fluid. The application must be completed, signed and dated in ink.

1. Section I. Type of Mortgage and Terms of Loan

- A. Mortgage Applied for: To be completed by lender.
- B. Agency Case Number: To be completed by lender.
- C. Lender Case Number: To be completed by lender.
- D. **Amount: Customer to complete.**
 - a. For an assumption, the customer must enter the amount of the principal.
 - b. For a future advance, the customer must enter the amount of future advance requested.
- E. Interest Rate: To be completed by lender.
- F. No. of Months: To be completed by lender.
- G. Amortization Type: To be completed by lender.

2. Section II. Property Information and Purpose of Loan

- A. **Subject Property Address: Customer to complete. Customer must enter the property address.**
- B. No. of Units: To be completed by lender.
- C. Legal Description of Subject Property: To be completed by lender.
- D. **Year Built: To be completed by lender.**
- E. Purpose of Loan: To be completed by lender.
- F. **Property will be: Primary Residence, Secondary Residence, Investment Property: Customer to complete.**
- G. Complete this line if construction or construction-permanent loan: N/A
- H. Complete this line if this is a refinance loan: N/A
- I. **Title will be held in what Name(s): Customer to complete. Customer must enter the name(s) they wish the property to be titled in.**
- J. Manner in which Title will be held: To be completed by lender.
- K. Estate will be held in: To be completed by lender.
- L. **Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain):**
Customer to complete. Customer must enter an explanation of where the funds will come from for settlement charges.

3. Section III. Borrower Information

Customer (and all applicants) must enter all fields in this section even if they are currently on the loan.

- A. Borrower: Complete this entire section in detail.
- B. CoBorrower: If applicable, complete this entire section in detail.

4. Section IV. Employment Information

Customer (and all applicants) must enter all fields in this section even if they are currently on the loan.



- A. Borrower: Complete this entire section in detail.
- B. CoBorrower: If applicable, complete this entire section in detail.

Be certain to provide a complete two-year employment history, regardless of the number of employers.

5. Section V. Monthly Income and Combined Housing Expense Information

Customer to complete. Please fill out this section completely. Below are some clarifications for specific parts of this section and instructions to help you complete them.

Income: Utilizing your most recent paycheck stub, enter your gross monthly income. Enter overtime, bonuses and commissions only if: you have a two-year history from the same employer, you receive them on a consistent basis, and they can be verified by your employer and are likely to continue.

Net Rental Income: Enter your total Net Rental Income from Section VI Schedule of Real Estate Owned. Income must be documented on your Federal Income Tax Return Schedule E.

Other: Enter any other income, e.g., interest, investment, social security, assistance income, etc. Any figure entered here must be described in the "Describe Other Income" section.

Combined Monthly Housing Expense: In the "present" column, enter the information based on your current residence(s). Do not complete the "proposed" column.

6. Section VI. Assets and Liabilities

Customer to complete.

Complete all sections of this schedule in detail, including account numbers, addresses and current balances for all your assets and liabilities. If you are in the process of selling your current home, include the mortgage on that residence in the liability section.

Schedule of Real Estate Owned: Complete this section in detail and provide the current status of the property in the box marked for this purpose ("S" for sold, "PS" for pending sale or "R" for a rental property being held for income).

List any additional names under which credit has been previously received and the corresponding creditors' names and account numbers for verification.

7. Section VII. Details of Transaction

To be completed by lender.

8. Section VIII. Declarations

Must be completed by all applicants.

If you answer "yes" to any of the questions "a" through "i" in this section, include a detailed explanation either on the continuation sheet or on a separate piece of paper.

9. Section IX. Acknowledgment and Agreement

Must be completed by all applicants.

After reading this complete section carefully, all applicants must sign and date the application in ink.

10 Section X. Information for Government Monitoring Purposes

Must be completed by all applicants.

The information in this section is used by the government to monitor a lender's performance as an equal housing lender, and does not, in any way, impact your loan

application. We appreciate your willingness to complete this information.

Continuation Sheet/Residential Loan Application

Use this section for any additional information that you were unable to include in the application sections.

Please sign and date in ink where indicated, and initial the bottom right of each page of the Uniform Residential Loan Application.

A-264
Rev. 12/09



IMPORTANT INFORMATION
ABOUT PROCEDURES
FOR OPENING A NEW ACCOUNT

What this means for you:



GENERAL AUTHORIZATION

Applicant Name(s):

1860244770
Loan #

APPLICANT AUTHORIZATION

I hereby authorize the lender and/or mortgage insurer (if any) to verify my past and present employment earnings records (including information contained in income tax returns that have been filed with the IRS), bank accounts, stock holdings and any other asset balances that are needed to process my mortgage loan application, or to review it for quality control purposes. I further authorize the lender to order a consume credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a photocopy or facsimile copy of this form will also serve as authorization.

The information that the lender and/or mortgage insurer (if any) obtains is only to be used in the processing of my application for a mortgage loan, or in the quality control review of my loan.

_____ Date	_____ Applicant Signature	_____ Social Security Number
_____ Date	_____ Applicant Signature	_____ Social Security Number
_____ Date	_____ Applicant Signature	_____ Social Security Number
_____ Date	_____ Applicant Signature	_____ Social Security Number
_____ Date	_____ Applicant Signature	_____ Social Security Number
_____ Date	_____ Applicant Signature	_____ Social Security Number

Notice to Applicants: This is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice of authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

You do not have to give us this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or reject. The information requested in this form is authorized by Title 38, U.S.C., Chapter 37 (if VA); by 12 U.S.C., Section 1701 et seq. (if HUD/FHA); by 42 U.S.C., Section 1452b (if HUD/CPD); and Title 42 U.S.C., 1471 et seq., or 7 U.S.C., 1921 et seq. (if U.S.D.A., FmHA).





ADDENDUM TO LOAN APPLICATION

Mortgage Loan Assumption

Loan No.: 1860244770

NOTICES AND DISCLOSURES

Non-Discriminatory Underwriting Guidelines: Anyone who inquires about the availability of credit from Lender has the right to receive a copy of our non-discriminatory underwriting guidelines. To obtain a copy of these underwriting guidelines, simply contact your Loan Processor.

Lender's Attorney: It is the responsibility of the Lender's Attorney to protect the Lender's interest. Applicant may, at Applicant's expense, engage an attorney of Applicant's choice to represent Applicant's interest in the transaction.

Ohio Law: The Ohio Laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Notice to HUDIFHA Applicants: *This is notice to the applicants as required by the Right to Financial Privacy Act of 1978 that HUDIFHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUDIFHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.*

Indian Tribal Lands: If the type of land ownership is Indian Tribal Trust, Individual Trust or Allotments, the financial records involving your transaction may be available to the Bureau of Indian affairs and/or the U.S. Department of Interior without further notice or authorization as required to obtain their approval for your loan.

CERTIFICATION AND AUTHORIZATION

Environmental - Applicant's Certification: By signing below, I do hereby represent and warrant that I am not aware of any substances, materials or products which may be an environmental hazard such as, but not limited to, asbestos, formaldehyde, radon gas, lead-based paint, fuel or chemical storage tanks (above or below ground) and contaminated soil or water on the subject property. I acknowledge that the Lender is relying on this representation and warranty as a material part of its loan application process. I also am not aware of any landfill on the property or portion thereof.

Exceptions to the above: _____

I further acknowledge: (1) receipt of applicable disclosures from the seller in purchase transactions; (2) that lead-based paint may exist in housing constructed prior to 1978; (3) that the Lender performs no environmental investigation on my behalf and owes no duty to me to identify lead-based paint or any other environmental conditions which might impact the property or its residents; and (4) that it is my sole obligation to investigate for potential impact to the property from environmental conditions.

Certifications: I certify by signing below that (1) all of the loan application information provided is true and complete; (2) I understand any intentional or negligent misrepresentation(s) of the information provided in conjunction with my application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I have made on the application; and (3) any significant change from the information provided at time of application until the final Loan Application is signed may have a bearing on the approval of my application for a home loan.

Are you a registered domestic partner, c

Yes ☐ No ☐



imilar and legally recognized union?

CREDIT AUTHORIZATION RELEASE

Date _____

Application Identification Verification

Loan No: 1860244770

Attention Closing Agents/Notaries: Closing agents/Notaries must confirm that the applicant identification information on this form matches the identification presented at the Assumption closing or at the completion of a Name Change and complete Part 4 below. If discrepancies are found or documentation has been altered, the loan cannot close/fund and you should contact JPMorgan Chase Bank, N.A. Assumption/Name Change Department for further assistance.

Part 1 – IDENTIFICATION INFORMATION – All Applicants

Applicant 1 Name:	Applicant 2 Name:
Date of Birth:	Date of Birth:
U.S. Citizens/Permanent Resident Aliens (check one): <input type="checkbox"/> Driver's License <input type="checkbox"/> State ID <input type="checkbox"/> Military/Government Id <input type="checkbox"/> Passport	U.S. Citizens/Permanent Resident Aliens (check one): <input type="checkbox"/> Driver's License <input type="checkbox"/> State ID <input type="checkbox"/> Military/Government Id <input type="checkbox"/> Passport
Nonpermanent Resident/Nonresident Aliens: <input type="checkbox"/> Passport	Nonpermanent Resident/Nonresident Aliens: <input type="checkbox"/> Passport
Number:	Number:
Issue Date:	Issue Date:
Expiration Date:	Expiration Date:
County/State Issue Authority:	County/State Issue Authority:

Applicant 3 Name:	Applicant 4 Name:
Date of Birth:	Date of Birth:
U.S. Citizens/Permanent Resident Aliens (check one): <input type="checkbox"/> Driver's License <input type="checkbox"/> State ID <input type="checkbox"/> Military/Government Id <input type="checkbox"/> Passport	U.S. Citizens/Permanent Resident Aliens (check one): <input type="checkbox"/> Driver's License <input type="checkbox"/> State ID <input type="checkbox"/> Military/Government Id <input type="checkbox"/> Passport
Nonpermanent Resident/Nonresident Aliens: <input type="checkbox"/> Passport	Nonpermanent Resident/Nonresident Aliens: <input type="checkbox"/> Passport
Number:	Number:
Issue Date:	Issue Date:
Expiration Date:	Expiration Date:
County/State Issue Authority:	County/State Issue Authority:

Part 2 – CERTIFICATION OF RESIDENT ALIEN STATUS – Additional ID for Permanent Resident Alien

From the front of the Resident Alien Card, complete the following information:

Applicant 1 Name:	Applicant 2 Name:
Resident Alien Card No.:	Resident Alien Card No.:
Issue Date:	Issue Date:
Expiration Date:	Expiration Date:

Applicant 3 Name:	Applicant 4 Name:
Resident Alien Card No.:	Resident Alien Card No.:
Issue Date:	Issue Date:
Expiration Date:	Expiration Date:

Part 3 – CERTIFICATION OF IMMIGRATION STATUS-Additional ID for Nonpermanent Resident and Nonresident Alien

Applicant 1 Name:	Applicant 2 Name:
Visa Classification in passport?: <input type="checkbox"/> Yes <input type="checkbox"/> No	Visa Classification in passport?: <input type="checkbox"/> Yes <input type="checkbox"/> No
Visa Classification No.:	Visa Classification No.:
Valid through Date:	Valid through Date:
I-94 Admitted Until Date:	I-94 Admitted Until Date:

Applicant 3 Name:	Applicant 4 Name:
Visa Classification in passport?: <input type="checkbox"/> Yes <input type="checkbox"/> No	Visa Classification in passport?: <input type="checkbox"/> Yes <input type="checkbox"/> No
Visa Classification No.:	Visa Classification No.:
Valid through Date:	



Required Document Checklist

Required Documents to Return with Package	Explanation of Documents
Sales Contract/Offer to Purchase (When transfer is not due to divorce)	The contract must: <ul style="list-style-type: none"> • State the property address • State the buyer is assuming the loan • State the purchase price • Be signed by all parties Note: To certify the contract as a true copy, write "certified true copy of the original" and sign your name.
Divorce Decree (When transfer is due to divorce)	The divorce decree must: <ul style="list-style-type: none"> • Be court approved divorce decree • Include a property settlement agreement (if applicable) • Include a separation agreement (if applicable)
Paycheck Stubs	Paycheck stubs must: <ul style="list-style-type: none"> • Cover the most recent 30 day period
Form W-2 and/or Form 1099-C	Form W-2 and/or Form 1099-C must: <ul style="list-style-type: none"> • Cover the recent 2 years
Tax Returns	Tax returns must: <ul style="list-style-type: none"> • Be resigned and dated in original ink • Include the following: <ul style="list-style-type: none"> – Corporate returns (if applicable) – Rental Income (if applicable) – Self employed Income (if applicable) – Social Security or Retirement (if applicable) – Dividend and Interest Income (if applicable)
Other Income	Other income may include: <ul style="list-style-type: none"> • Letter from the court • Alimony/Child Support—provide 12-month history receiving income <ul style="list-style-type: none"> • 12 months consecutive cancelled checks • 12 months consecutive bank statements evidencing the amount you are receiving for child support • Include award letters and bank statement if Social Security or retirement income Note: If you wish to have any other income considered please contact our office so we may advise of appropriate documentation required.
Asset Verification	Asset verification must: <ul style="list-style-type: none"> • Provide all pages of bank statements • Cover most recent 2 months • Document any large deposits other than payroll • Include quarterly statement if proceeds exist from sale of stocks and bonds.
The documentation listed above is standard for most loan applicants. Additional or substitute documentation may be required. Please contact our office with any questions.	



Required Document Checklist

Required Forms to Return with Package	Explanation of Forms
General Authorization	Gives the lender permission to obtain verification of employment, rent, mortgage, deposit, etc. and a consumer credit report. All parties that are applying for the Assumption must sign the General Authorization form. If the customer resides in, or if the property being purchased is located in one of the following states, the spouse (whether they are an applicant on the loan or not) must sign the form. Community property states include: AZ, CA, ID, LA, NV, NM, TX, WA, WI and Puerto Rico.
Customer Information Worksheet	Helps the lender keep in contact with the applicant and the seller during the loan process.
Instructions for Completing the Uniform Residential Loan Application	Provides instructions to assist the applicant in completing the application.
Uniform Residential Loan Application	Provides financial information about an applicant who applies for a one- to four-family mortgage.
Addendum to Loan Application	Provides certain notices and disclosure information, as well as credit authorization release.
Appraisal Disclosure	Provides information about the customer's right to obtain a copy of the appraisal if he/she has paid for one for the basis of this transaction.
Important Information About Procedures For Opening a New Account	Explains the reason for collection of personal information (name, address, date of birth, etc.).
Applicant Identification Verification	Provides verification of applicant.
For Your Protection: Get a Home Inspection	Provides general information pertaining to home inspections.
Important Notice To Homebuyers	Provides information on FHA loans. Two copies of this form have been provided. Please retain one for your records.
Delinquency Agreement	Indicates which party will bring the account current at the time of closing.
Request for Transcript of Tax Returns (Form 4506-T)	Allows the lender to obtain copies of your federal tax returns. Please complete for the last 2 filing years.
<p>Once all forms and documentation as discussed throughout your Application Kit have been gathered and prepared, please forward them to one of the addresses listed below. We look forward to working with you during the processing of your Assumption request.</p> <p>**PLEASE BE ADVISED THAT IT IS THE BUYER'S RESPONSIBILITY TO OBTAIN MACHINE COPIES OF ALL SIGNED DOCUMENTS PRIOR TO RETURNING THEM TO CHASE.**</p>	

Chase
Attn: Assumption Team
P.O. Box 100512, SC1-2025
Florence, SC 29501

Chase
Attn: Assumption Team
2210 Enterprise Drive, SC1-2025
Florence, SC 29501

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property or similar rights pursuant to applicable state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person who has community property or similar rights and the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower _____

Co-Borrower _____

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for: <input type="checkbox"/> VA <input type="checkbox"/> USDA/Rural Housing Service <input type="checkbox"/> FHA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain):		Agency Case Number	Lender Case Number
Amount \$	Interest Rate %	No. of Months	Amortization Type: <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP) 290 Briarwood Rd. Owee, TN 37361		No. of Units 1
Legal Description of Subject Property (attach description if necessary)		Year Built 1990
Purpose of Loan <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction <input type="checkbox"/> Construction-Permanent <input type="checkbox"/> Other (explain):		Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)
	\$	\$	\$	\$	\$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made
	\$	\$		

Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
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Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)



Borrower				III. BORROWER INFORMATION				Co-Borrower			
Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)							
Social Security Number	Home Phone (incl. Area code)	DOB (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (incl. Area code)	DOB (mm/dd/yyyy)	Yrs. School				
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Co-Borrower) no. ages		<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Borrower) no. ages					
Present Address <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs. (street, city, state, ZIP)				Present Address <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs. (street, city, state, ZIP)							
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address							

If residing at present address for less than two years, complete the following:

Former Address <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs. (street, city, state, ZIP)	Former Address <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs. (street, city, state, ZIP)
---	---

Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower	
Name & Address <input type="checkbox"/> Self Employed of Employer	Yrs. on this job	Name & Address <input type="checkbox"/> Self Employed of Employer	Yrs. on this job		
	Yrs. employed in this line of work/profession		Yrs. employed in this line of work/profession		
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address <input type="checkbox"/> Self Employed of Employer	Dates (from - to)	Name & Address <input type="checkbox"/> Self Employed of Employer	Dates (from - to)		
	Monthly Income		Monthly Income		
	\$		\$		
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		
Name & Address <input type="checkbox"/> Self Employed of Employer	Dates (from - to)	Name & Address <input type="checkbox"/> Self Employed of Employer	Dates (from - to)		
	Monthly Income		Monthly Income		
	\$		\$		
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$	\$	\$	Rent	\$	
Overtime				First Mortgage (P&I)		\$
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/ Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
Total	\$	\$	\$	Total	\$	\$

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income

Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed ☐ Jointly ☐ Not Jointly

ASSETS	Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name, address, and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.		
Description				
Cash deposit toward purchase held by:	\$	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
<i>List checking and savings accounts below</i>		Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union		Acct. no.		
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$



VI. ASSETS AND LIABILITIES (cont'd)

Name and address of Bank, S&L, or Credit Union		Acct. no.			
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$	
Name and address of Bank, S&L, or Credit Union		Acct. no.			
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$	
Name and address of Bank, S&L, or Credit Union		Acct. no.			
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$	
Stocks & Bonds (Company name/number & description)	\$	Acct. no.			
Life insurance net cash value	\$	Name and address of Company	\$ Payment/Months	\$	
Face amount: \$		Acct. no.			
Subtotal Liquid Assets	\$	Acct. no.			
Real estate owned (enter market value from schedule of real estate owned)	\$	Alimony/Child Support/Separate Maintenance Payments Owned to:	\$	\$	
Vested interest in retirement fund	\$				
Net worth of business(es) owned (attach financial statement)	\$	Job-Related Expense (child care, union dues, etc.)	\$		
Automobiles owned (make and year)	\$				
Other Assets (itemize)	\$				
		Total Monthly Payments	\$		
Total Assets a.	\$	Net Worth (a minus b)	\$	Total Liabilities b.	\$

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number
----------------	---------------	----------------

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS					
a. Purchase price	\$	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.		Borrower		Co-Borrower	
b. Alterations, improvements, repairs				Yes	No	Yes	No
c. Land (if acquired separately)		a. Are there any outstanding judgments against you?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)		b. Have you been declared bankrupt within the past 7 years?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items		c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs		d. Are you a party to a lawsuit?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee		e. Have you directly or indirectly been obligated on any loan of which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Discount (If Borrower will pay)		f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Total costs (add items a through h)		g. Are you obligated to pay alimony, child support, or separate maintenance?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



j. Subordinate financing		h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
VII. DETAILS OF TRANSACTION (cont'd)		VIII. DECLARATIONS (cont'd)				
k. Borrower's closing costs paid by Seller		i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Other Credits (explain)		-----				
		j. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)		l. Do you intend to occupy the property as your primary residence?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed		If "Yes," complete question m below.				
o. Loan amount (add m & n)		m. Have you had an ownership interest in a property in the last three years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
p. Cash from/to Borrower (subtract j, k, l & o from i)		(1) What type of property did you own—principal residence (PR), second home (SH), or investment property (IP)?	---	---	---	---
		(2) How did you hold title to the home— by yourself (S), jointly with your spouse or jointly with another person (O)?	---	---	---	---

ACKNOWLEDGMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature X	Date	Co-Borrower's Signature X	Date
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X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender 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, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

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

To be Completed by Loan Originator

This information was provided:

- ☐ In a face-to-face interview
- ☐ In a telephone interview
- ☐ By the applicant and submitted by fax or mail
- ☐ By the applicant and submitted via e-mail or the Internet

Loan Originator's Signature		Date
Loan Originator's Name (print or type)	Loan Originator Identifier	Loan Originator's Phone Number (including area code)
Loan Origination Company's Name	Loan Origination Company Identifier	Loan Origination Company's Address



CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark **B** for Borrower or **C** for Co-Borrower.

Borrower:

Agency Case Number:

Co-Borrower:

Lender Case Number:

I/We 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 1001, et seq.

Borrower's Signature

Date

Co-Borrower's Signature

Date

X

X

For Your Protection: Get a Home Inspection

Name of Buyer

Property Address

280 Briarwood Rd. Ocoee TN 37361

What the FHA Does for Buyers... and What We Don't Do

What we do: FHA helps people become homeowners by insuring mortgages for lenders. This allows lenders to offer mortgages to first-time buyers and others who may not qualify for conventional loans. Because the FHA insures the loan for the lender, the buyer pays only a very low down-payment.

What we don't do: FHA does not guarantee the value or condition of your potential new home. If you find problems with your new home after closing, we can not give or lend you money for repairs, and we can not buy the home back from you.

That's why it's so important for you, the buyer, to get an independent home inspection. Ask a qualified home inspector to inspect your potential new home and give you the information you need to make a wise decision.

Appraisals and Home Inspections are Different

As part of our job insuring the loan, we require that the lender conduct an FHA appraisal. An appraisal is different from a home inspection. Appraisals are for lenders; home inspections are for buyers. The lender does an appraisal for three reasons:

- to estimate the value of a house
- to make sure that the house meets FHA minimum property standards
- to make sure that the house is marketable

Appraisals are not home inspections.

Why a Buyer Needs a Home Inspection

A home inspection gives the buyer more detailed information than an appraisal--information you need to make a wise decision. In a home inspection, a qualified inspector takes an in-depth, unbiased look at your potential new home to:

- evaluate the physical condition: structure, construction, and mechanical systems
- identify items that need to be repaired or replaced
- estimate the remaining useful life of the major systems, equipment, structure, and finishes

What Goes into a Home Inspection

A home inspection gives the buyer an impartial, physical evaluation of the overall condition of the home and items that need to be repaired or replaced. The inspection gives a detailed report on the condition of the structural components, exterior, roofing, plumbing, electrical, heating, insulation and ventilation, air conditioning, and interiors.

Be an Informed Buyer

It is your responsibility to be an informed buyer. Be sure that what you buy is satisfactory in every respect. You have the right to carefully examine your potential new home with a qualified home inspector. You may arrange to do so before signing your contract, or may do so after signing the contract as long as your contract states that the sale of the home depends on the inspection.

I understand the importance of getting an independent home inspection. I have thought about this before I signed a contract with the seller for a home.

X

Signature & Date

X

Signature & Date



You must

Condition of Property

The property you are buying is not HUD/FHA approved and HUD/FHA does not warrant the condition or the value of the property. An appraisal will be performed to estimate the value of the property, but this appraisal does not guarantee that the house is free of defects. You should inspect the property yourself very carefully or hire a professional inspection service to inspect the property for you. If you have a professional home inspection service perform an inspection of the property, you may include some of the cost of the inspection in your mortgage.

Interest Rate and Discount Points

- HUD does not regulate the interest rate or the discount points that may be paid by you or the seller or other third party. You should shop around to be sure you are satisfied with the loan terms offered and with the service reputation of the lender you have chosen.
- The interest rate, any discount points and the length of time the lender will honor the loan terms are all negotiated between you and the lender.
- The seller can pay the discount points, or a portion thereof, if you and the seller agree to such an arrangement.
- Lenders may agree to guarantee or "lock-in" the loan terms for a definite period of time (i.e., 15, 30, 60 days, etc.) or may permit your loan to be determined by future market conditions, also known as "floating". Lenders may require a fee to lock in the interest rate or the terms of the loan, but must provide a written agreement covering a minimum of 15 days before the anticipated closing. Your agreement with the lender will determine the degree, if any, that the interest rate and discount points may rise before closing.
- If the lender determines you are eligible for the mortgage, your agreement with the seller may require you to complete the transaction or lose your deposit on the property.

Don't Commit Loan Fraud

It is important for you to understand that you are required to provide complete and accurate information when applying for a mortgage loan.

- Do not falsify information about your income or assets.
- Disclose all loans and debts (including money that may have been borrowed to make the downpayment).
- Do not provide false letters-of-credit, cash-on-hand statements, gift letters or sweat equity letters.
- Do not accept funds to be used for your downpayment from any other party (seller, real estate salesperson, builder, etc.).
- Do not falsely certify that a property will be used for your primary residence when you are actually going to use it as a rental property.
- Do not act as a "strawbuyer" (somebody who purchases a property for another person and then transfers title of the property to that person), nor should you give that person personal or credit information for them to use in any such scheme.
- Do not apply for a loan by assuming the identity of another person.
- Do not sign documents in "blank."

Penalties for Loan Fraud: Federal laws provide severe penalties for fraud, misrepresentation, or conspiracy to influence wrongly the issuance of mortgage insurance by HUD. You can be subject to a possible prison term and fine of up to \$10,000 for providing false information. Additionally, you could be prohibited from obtaining a HUD-insured loan for an indefinite period.

Report Loan Fraud: If you are aware of any fraud in HUD programs or if an individual tries to persuade you to make false statements on a loan application, you should report the matter by calling your nearest HUD office or the HUD Regional Inspector General, or call the HUD Hotline on 1 (800) 347-3735.

Warning: It is a crime to knowingly make false statements to the United States Government on this or any similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S Code Section 1001 and Section 1010.

Discrimination

If you believe you have been subject to discrimination because of race, color, religion, sex, handicap, familial status, or national origin, you should call HUD's

About Prepayment

This notice is to advise you of the requirements that must be followed to accomplish a prepayment of your mortgage, and to prevent accrual of any interest after the date of prepayment.

You may prepay any or all of the outstanding indebtedness due under your mortgage at any time, without penalty. However, to avoid the accrual of interest on any prepayment, the prepayment

must be received on the installment due date (the first day of the month) if the lender stated this policy in its response to a request for a payoff figure.

Otherwise, you may be required to pay interest on the amount prepaid through the end of the month. The lender can refuse to accept prepayment on any date other than the installment due date.



Note: If you are a first-time homebuyer and you received approved homeownership counseling, you may be entitled to a reduced upfront mortgage insurance premium. Ask your lender for details.

Who May be Eligible for a Refund?

Premium Refund: You may be eligible for a refund of a portion of the insurance premium if you paid an upfront mortgage insurance premium at settlement.

Review your settlement papers or check with your mortgage company to determine if you paid an upfront premium.

Exceptions:

Assumptions: When a FHA insured loan is assumed the insurance remains in force (the seller receives no refund). The owner(s) of the property at the time the insurance is terminated is entitled to any refund.

FHA to FHA Refinance: When a FHA insured loan is refinanced, the refund from the old premium may be applied toward the upfront premium required for the new loan.

Claims: When a mortgage company submits a claim to HUD for insurance benefits, no refund is due the homeowner.

How are Refunds Determined?

The FHA Commissioner determines how much of the upfront premium is refunded when loans are terminated. Refunds are based on the number of months the loan is insured. After 84 months (7 years) no refund is due the homeowner.

How are Refunds Processed?

1. Mortgage company notifies HUD of insurance termination.
2. If you are eligible for a refund, HUD will either request Treasury to issue you a check directly or will send you an Application for Premium Refund (form HUD-27050-B).

3. Read the application carefully, sign, have it notarized, and attach proof of ownership at insurance termination.
4. Return application to the address shown on the HUD-27050-B.
5. HUD will request Treasury to issue a check if no additional information is needed.

How to Follow-Up

If you do not receive an application within 45 days after you have paid off your loan, check with your mortgage company to confirm that they have sent HUD a request for termination. If they confirm that the correct termination information was sent, contact HUD.

If you do not receive a refund or any other documentation from HUD within 60 days from the date you mailed your application, contact HUD immediately.

How to Contact HUD

Note: All inquiries should include your name, 10-digit FHA case number, paid in full date, property address, and a daytime phone number. Record your FHA case number here for future reference.

Important: The rules governing the eligibility for premium refunds are based on the financial status of the FHA insurance fund and are **subject to change**.

SI USTED HABLA ESPANOL Y TIENE DIFICULTAD LEYENDO O HABLANDO INGLES, POR FAVOR LLAME A ESTE NUMERO TELEFONICO 800 697-6967.

You, the borrower(s), must be certain that you understand the transaction. Seek professional advice if you are uncertain.

Acknowledgment: I acknowledge that I have read and received a copy of this notice at the time of loan application. This notice does not constitute a contract or binding agreement. It is designed to provide current HUD/FHA policy regarding refunds.



NOTICE TO HOMEOWNER

Assumption of HUD/FHA-Insured Mortgages Release of Personal Liability

You are legally obligated to make the monthly payments required by your mortgage (deed of trust) and promissory note.

The Department of House and Urban Development (HUD) has acted to keep investors and non-creditworthy purchasers from acquiring one- to four-family residential properties covered by certain FHA-insured mortgages. There are minor exceptions to the restrictions on investors: locals to public agencies and some nonprofit organizations, Indian tribes or servicepersons; and loans under special mortgage insurance programs for property sold by HUD, rehabilitation loans or refinancing of insured mortgages. Your lender can advise you if you are included in one of these exceptions.

HUD will therefore direct the lender to accelerate this FHA-insured mortgage loan if all or part of the property is sold or transferred to a purchaser or recipient (1) who will not occupy the property as his or her principal residence or secondary residence, or (2) who does occupy the property but whose credit has not been approved in accordance with HUD requirements. This policy will apply except for certain sales or transfers where acceleration is prohibited by law.

When a loan is accelerated, the entire balance is declared "immediately due and payable." Since HUD will not approved the sale of the property covered by this mortgage to an investor or to a person whose credit has not been approved, you, the original homeowner, would remain liable for the mortgage debt even though the title to the property might have been transferred to the new buyer.

Even if you sell your home by letting an approved purchaser (that is, a creditworthy owner-occupant) assume your mortgage, you are still liable for the mortgage debt unless you obtain a release from liability from your mortgage lender. FHA-approved lenders have been instructed by HUD to prepare such a release when an original homeowner sells his or her property to a creditworthy purchaser who executes an agreement to assume and pay the mortgage debt and thereby agrees to become the substitute mortgagor. The release is contained in Form HUD-92210-21, ("Approval of Purchaser and Release of Seller"). You should ask for it if the mortgage lender does not provide it to you automatically when you sell your home to a creditworthy owner-occupant purchaser who executes an agreement to assume personal liability for the debt. When this form is executed, you are no longer liable for the mortgage debt.

You must sign and date this Notice as indicated, return one copy to your lender as proof of notification and keep one copy for your records.

Applicant

Date

Applicant

Date



FACTS

WHAT DOES CHASE DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and transaction history
- credit history and payment history

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Chase chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Chase Share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non affiliates to market to you	Yes	Yes

FEDPRIV
03/01/12

PLS10843



PNC10297

INS15391

To limit our sharing

- Call 1-888-868-8618 - our menu will prompt you through your choice(s) or
- Visit us online: www.chase.com

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 1-888-868-8618



Who we are

Who is providing this notice?	The JPMorgan Chase & Co. family of companies. A partial list of its U.S. consumer financial companies is located at the end of this document.
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What we do

How does Chase protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We authorize our employees to get your information only when they need it to do their work, and we require companies that work for us to protect your information.
How does Chase collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ open an account or make deposits or withdrawals from your account ▪ pay your bills or apply for a loan ▪ use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes – information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for non affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and non financial companies.</p> <ul style="list-style-type: none"> ▪ <i>Our affiliates include companies with a Chase or JPMorgan name and financial companies such as J.P. Morgan Securities LLC.</i>
Non affiliates	<p>Companies not related by common ownership or control. They can be financial and non financial companies.</p> <ul style="list-style-type: none"> ▪ <i>Non affiliates we share with can include companies such as retailers, auto dealers, auto makers and membership clubs</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include categories of companies such as insurance companies</i>

Other important information**State Laws:**

VT: Accounts with a Vermont mailing address are automatically treated as if they have limited the sharing as described on page 1. For joint marketing, we will only disclose your name, contact information and information about your transactions.

NV: We are providing you this notice pursuant to Nevada law. If you prefer not to receive marketing calls from us, you may be placed on our Internal Do Not Call List by calling 1-800-945-9470, or by writing to us at P.O. Box 659752, San Antonio, TX 78265-9752.

For more information, contact us at the address above, or email Privacy.Info@JPMChase.com, with "Nevada Annual Notice" in the subject line. You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: 1-702-486-3132; email BCPINFO@ag.state.nv.us

CA: Accounts with a California mailing address are automatically treated as if they have limited the sharing with non affiliates as described on page 1. CA residents are provided a CA notice for additional choices.

Who is providing this notice?

JPMorgan Chase Bank, N.A.
J.P. Morgan Securities LLC.

Chase Investment Services Corp.
Chase Insurance Agency, Inc.

Chase Bank USA, N.A.
Chase Bankcard Services, Inc.

Separate policies may apply to customers of certain businesses, such as J.P. Morgan's Private Bank or Private Wealth Management.

HUD/VA Addendum to Uniform Residential Loan Application

OMB Approval No. VA: 2900-0144
HUD: 2502-0059 (exp 11/30/2010)

Part I - Identifying Information (mark the type of application)

1. ☐ VA Application for Home Loan Guaranty ☐ HUD/FHA Application for Insurance under the National Housing Act

2. Agency Case No. (include any suffix)

3. Lender's Case No.

4. Section of the Act (for HUD cases)

5. Borrower's Name & Present Address (Include zip code)

7. Loan Amount (include the UFMIP if for HUD or Funding Fee if for VA)

8. Interest Rate

9. Proposed Maturity

10. Discount Amount (only if borrower is permitted to pay)

11. Amount of Up Front Premium

12a. Amount of Monthly Premium

12b. Term of Monthly Premium

6. Property Address (including name of subdivision, lot & block no. & zip code)

13. Lender's I.D. Code

14. Sponsor / Agent I.D. Code

15. Lender's Name & Address (include zip code)

16. Name & Address of Sponsor / Agent

17. Lender's Telephone Number

Type or Print all entries clearly

VA: The veteran and the lender hereby apply to the Secretary of Veterans Affairs for Guaranty of the loan described here under Section 3710, Chapter 37, Title 38, United States Code, to the full extent permitted by the veteran's entitlement and severally agree that the Regulations promulgated pursuant to Chapter 37, and in effect on the date of the loan shall govern the rights, duties, and liabilities of the parties.

18. First Time Homebuyer?

a. ☐ Yes
b. ☐ No

19. VA Only Title will be Vested in:

☐ Veteran
☐ Veteran & Spouse
☐ Other (specify)

20. Purpose of Loan (blocks 9 - 12 are for VA loans only)

1) ☐ Purchase Existing Home Previously Occupied
2) ☐ Finance Improvements to Existing Property
3) ☐ Refinance (Refi.)
4) ☐ Purchase New Condo. Unit
5) ☐ Purchase Existing Condo. Unit
6) ☐ Purchase Existing Home Not Previously Occupied

7) ☐ Construct Home (proceeds to be paid out during construction)
8) ☐ Finance Co-op Purchase
9) ☐ Purchase Permanently Sited Manufactured Home
10) ☐ Purchase Permanently Sited Manufactured Home & Lot
11) ☐ Refi. Permanently Sited Manufactured Home to Buy Lot
12) ☐ Refi. Permanently Sited Manufactured Home/Lot Loan

Part II - Lender's Certification

21. The undersigned lender makes the following certifications to induce the Department of Veterans Affairs to issue a certificate of commitment to guarantee the subject loan or a Loan Guaranty Certificate under Title 38, U.S. Code, or to induce the Department of Housing and Urban Development - Federal Housing Commissioner to issue a firm commitment for mortgage insurance or a Mortgage Insurance Certificate under the National Housing Act.

- A. The loan terms furnished in the Uniform Residential Loan Application and this Addendum are true, accurate and complete.
- B. The information contained in the Uniform Residential Loan Application and this Addendum was obtained directly from the borrower by an employee of the undersigned lender or its duly authorized agent and is true to the best of the lender's knowledge and belief.
- C. The credit report submitted on the subject borrower (and co-borrower, if any) was ordered by the undersigned lender or its duly authorized agent directly from the credit bureau which prepared the report and was received directly from said credit bureau.
- D. The verification of employment and verification of deposits were requested and received by the lender or its duly authorized agent without passing through the hands of any third persons and are true to the best of the lender's knowledge and belief.

Items "H" through "J" are to be completed as applicable for VA loans only.

H. The names and functions of any duly authorized agents who developed on behalf of the lender any of the information or supporting credit data submitted are as follows:

Name & Address

Function (e.g., obtained information on the Uniform Residential Loan Application, ordered credit report, verifications of employment, deposits, etc.)

I. If no agent is shown above, the undersigned lender affirmatively certifies that all information and supporting credit data were obtained directly by the lender. The undersigned lender understands and agrees that it is responsible for the omissions, errors, or acts of agents identified in item H as to the functions with which they are identified.

J. The proposed loan conforms otherwise with the applicable provisions of Title 38, U.S. Code, and of the regulations concerning guaranty or insurance of loans to veterans.

Signature of Officer of Lender

Title of Officer of Lender

Date (mm/dd/yyyy)

Part III - Notices to Borrowers. Public reporting burden for this collection of information is estimated to average 6 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number can be located on the OMB Internet page at http://www.whitehouse.gov/omb/library/OMB/IN/OF/AGENCIES.htm#LIST_OF_AGENCIES. Privacy Act Information. The information requested on the Uniform Residential Loan Application and this Addendum is authorized by 38 U.S.C. 3710 (if for DVA) and 12 U.S.C. 1701 et seq. (if for HUD/FHA). The Debt Collection Act of 1982, Pub. Law 97-365, and HUD's Housing and Community Development Act of 1987, 42 U.S.C. 3543, require persons applying for a federally insured or guaranteed loan to furnish his/her social security number (SSN). You must provide all the requested information, including your SSN. HUD and/or VA may conduct a computer match to verify the information you provide. HUD and/or VA may disclose certain information to Federal, State and local agencies when relevant to civil, criminal, or regulatory investigations and prosecutions. It will not otherwise be disclosed or released outside of HUD or VA, except as required and permitted by law. The information will be used to determine whether you qualify as a mortgagor. Any disclosure of information outside VA or HUD/FHA will be made only as permitted by law. Failure to provide any of the requested information, including SSN, may



result in disapproval of your loan application. This is notice to you as required by the Right to Financial Privacy Act of 1978 that VA or HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to VA and HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law. Caution. Delinquencies, defaults, foreclosures and abuses of mortgage loans involving programs of the Federal Government can be costly and detrimental to your credit, now and in the future. The lender in this transaction, its agents and assigns as well as the Federal Government, its agencies, agents and assigns, are authorized to take any and all of the following actions in the event loan payments become delinquent on the mortgage loan described in the attached application: (1) Report your name and account information to a credit bureau; (2) Assess additional interest and penalty charges for the period of time that payment is not made; (3) Assess charges to cover additional administrative costs incurred by the Government to service your account; (4) Offset amounts owed to you under other Federal programs; (5) Refer your account to a private attorney, collection agency or mortgage servicing agency to collect the amount due, foreclose the mortgage, sell the property and seek judgment against you for any deficiency; (6) Refer your account to the Department of Justice for litigation in the courts; (7) If you are a current or retired Federal employee, take action to offset your salary, or civil service retirement benefits; (8) Refer your debt to the Internal Revenue Service for offset against any amount owed to you as an income tax refund; and (9) Report any resulting written-off debt of yours to the Internal Revenue Service as your taxable income. All of these actions can and will be used to recover any debts owed when it is determined to be in the interest of the lender and/or the Federal Government to do so.

Part IV - Borrower Consent for Social Security Administration to Verify Social Security Number

I authorize the Social Security Administration to verify my Social Security number to the Lender identified in this document and HUD/FHA, through a computer match conducted by HUD/FHA.

I understand that my consent allows no additional information from my Social Security records to be provided to the Lender, and HUD/FHA and that verification of my Social Security number does not constitute confirmation of my identity. I also understand that my Social Security number may not be used for any other purpose than the one stated above, including resale or redisclosure to other parties. The only other redisclosure permitted by this authorization is for review purposes to ensure that HUD/FHA complies with SSA's consent requirements.

I am the individual to whom the Social Security number was issued or that person's legal guardian. I declare and affirm under the penalty of perjury that the information contained herein is true and correct. I know that if I make any representation that I know is false to obtain information from Social Security records, I could be punished by a fine or imprisonment or both.

This consent is valid for 180 days from the date signed, unless indicated otherwise by the individual(s) named in this loan application.

Read consent carefully. Review accuracy of social security number(s) and birth dates provided on this application.

Signature(s) of Borrower(s)

Date Signed

//

Signature(s) of Co - Borrower(s)

Date Signed

//

Part V - Borrower Certification

22. Complete the following for a HUD/FHA Mortgage.

22a. Do you own or have you sold other real estate within the ☐ Yes ☐ No past 60 months on which there was a HUD/FHA mortgage?

Is it to be sold? 22b. Sales Price

☐ Yes ☐ No | \$

22c. Original Mortgage Amt

| \$

22d. Address

22e. If the dwelling to be covered by this mortgage is to be rented, is it a part of, adjacent or contiguous to any project subdivision or group of concentrated rental properties involving eight or more dwelling units in which you have any financial interest? ☐ Yes ☐ No If "Yes" give details.

22f. Do you own more than four dwellings? ☐ Yes ☐ No If "Yes" submit form HUD-92561.

23. Complete for VA-Guaranteed Mortgage. Have you ever had a VA home Loan? ☐ Yes ☐ No

24. Applicable for Both VA & HUD. As a home loan borrower, you will be legally obligated to make the mortgage payments called for by your mortgage loan contract. The fact that you dispose of your property after the loan has been made will not relieve you of liability for making these payments. Payment of the loan in full is ordinarily the way liability on a mortgage note is ended. Some home buyers have the mistaken impression that if they sell their homes when they move to another locality, or dispose of it for any other reasons, they are no longer liable for the mortgage payments and that liability for these payments is solely that of the new owners. Even though the new owners may agree in writing to assume liability for your mortgage payments, this assumption agreement will not relieve you from liability to the holder of the note which you signed when you obtained the loan to buy the property. Unless you are able to sell the property to a buyer who is acceptable to VA or to HUD/FHA and who will assume the payment of your obligation to the lender, you will not be relieved from liability to repay any claim which VA or HUD/FHA may be required to pay your lender on account of default in your loan payments. The amount of any such claim payment will be a debt owed by you to the Federal Government. This debt will be the object of established collection procedures.

25. I, the Undersigned Borrower(s) Certify that:

(1) I have read and understand the foregoing concerning my liability on the loan and Part III Notices to Borrowers.

(2) Occupancy: (for VA only -- mark the applicable box)

☐ (a) I now actually occupy the above-described property as my home or intend to move into and occupy said property as my home within a reasonable period of time or intend to reoccupy it after the completion of major alterations, repairs or improvements.

☐ (b) My spouse is on active military duty and in his or her absence, I occupy or intend to occupy the property securing this loan as my home.

☐ (c) I previously occupied the property securing this loan as my home. (for interest rate reductions)

☐ (d) While my spouse was on active military duty and unable to occupy the property securing this loan, I previously occupied the property that is securing this loan as my home. (for interest rate reduction loans)

Note: If box 2b or 2d is checked, the veteran's spouse must also sign below.

(3) Mark the applicable box (not applicable for Home Improvement or Refinancing Loan) I have been informed that (\$) is:

☐ the reasonable value of the property as determined by VA or;

☐ the statement of appraised value as determined by HUD / FHA.

Note: If the contract price or cost exceeds the VA "Reasonable Value" or HUD/FHA "Statement of Appraised Value", mark either item (a) or item (b), whichever is applicable.

☐ (a) I was aware of this valuation when I signed my contract and I have paid or will pay in cash from my own resources at or prior to loan closing a sum equal to the difference between the contract purchase price or cost and the VA or HUD/FHA established value. I do not and will not have outstanding after loan closing any unpaid contractual obligation on account of such cash payment;

☐ (b) I was not aware of this valuation when I signed my contract but have elected to complete the transaction at the contract purchase price or cost. I have paid or will pay in cash from my own resources at or prior to loan closing a sum equal to the difference between contract purchase price or cost and the VA or HUD/FHA established value. I do not and will not have outstanding after loan closing any unpaid contractual obligation on account of such cash payment.

(4) Neither I, nor anyone authorized to act for me, will refuse to sell or rent, after the making of a bona fide offer, or refuse to negotiate for the sale or rental of, or otherwise make unavailable or deny the dwelling or property covered by his/her loan to any person because of race, color, religion, sex, handicap, familial status or national origin. I recognize that any restrictive covenant on this property relating to race, color, religion, sex, handicap, familial status or national origin is illegal and void and civil action for preventive relief may be brought by the Attorney General of the United States in any appropriate U.S. District Court against any person responsible for the violation of the applicable law.

(5) All information in this application is given for the purpose of obtaining a loan to be insured under the National Housing Act or guaranteed by the Department of Veterans Affairs and the information in the Uniform Residential Loan Application and this Addendum is true and complete to the best of my knowledge and belief. Verification may be obtained from any source named herein.

(6) For HUD Only (for properties constructed prior to 1978) I have received information on lead paint poisoning. ☐ Yes ☐ Not Applicable

(7) I am aware that neither HUD / FHA nor VA warrants the condition or value of the property

Signature(s) of Borrower(s) -- Do not sign unless this application is fully completed. Read the certifications carefully & review accuracy of this application.

Signature(s) of Borrower(s)

Date Signed

//

Signature(s) of Co - Borrower(s)

Date Signed

//

(Borrowers Must Sign Both Parts IV & V) Federal statutes provide severe penalties for any fraud, intentional misrepresentation, or criminal connivance or conspiracy purposed to influence the issuance of any guaranty or insurance by the VA Secretary or the HUD/FHA Commissioner. Issuance of any guaranty or insurance by the VA Secretary or the HUD/FHA Commissioner.

Customer Information Worksheet


 Loan Number: 1860244770

 Address of Property to be Assumed 280 Briarwood Rd
Ocoee TN 37361

Reason for Assumption (Check one)

- ☐ Divorce
☐ Death of original owner
☒ Existing owners are selling the home
☐ Other: _____

Requestor's Relationship to Owners (Check one)

- ☐ Spouse
☐ Child
☐ Parent
☐ Other: _____

Parties to the Assumption

In the sections below, please identify the parties associated with the assumption of the loan. This includes:

- Individuals who will be added to the loan
- Individuals who are already on the loan and who will remain on the loan
- Individuals who are already on the loan and who will be removed from the loan

If more than three parties are associated with the assumption, please provide the requested information on separate paper and attach to this worksheet.

Party 1

 Name: _____
 Current Address: _____

Check one:

- ☐ New to the loan (being added)
☐ Already on loan and will remain
☐ Already on loan and will be removed

☐ Day Phone () _____

☐ Evening Phone () _____

☐ Cell Phone () _____

☐ Email _____

Check one:

- ☐ Active Duty Military
☐ Military Veteran
☐ Neither

Available Hours: _____

Available Hours: _____

Available Hours: _____

Party 2

 Name: _____
 Current Address: _____

Check one:

- ☐ New to the loan (being added)
☐ Already on loan and will remain
☐ Already on loan and will be removed

☐ Day Phone () _____

☐ Evening Phone () _____

☐ Cell Phone () _____

☐ Email _____

Check one:

- ☐ Active Duty Military
☐ Military Veteran
☐ Neither

Available Hours: _____

Available Hours: _____

Available Hours: _____

Party 3

 Name: _____
 Current Address: _____

Check one:

- ☐ New to the loan (being added)
☐ Already on loan and will remain
☐ Already on loan and will be removed

☐ Day Phone () _____

☐ Evening Phone () _____

☐ Cell Phone () _____

☐ Email _____

Check one:

- ☐ Active Duty Military
☐ Military Veteran
☐ Neither

Available Hours: _____

Available Hours: _____

Available Hours: _____

For customers who do not speak English: Chase has interpreters available to assist customers. Please contact Customer Care at 800-848-9136 to request assistance.



Short Form Request for Individual Tax Return Transcript

OMB No. 1545-2154

Request may not be processed if the form is incomplete or illegible.

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

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number or individual taxpayer identification number on tax return
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number or individual taxpayer identification number if joint tax return

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

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

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

JPMorgan Chase Bank, N.A.
c/o Kroll Factual Data
5200 Hahns Peak Dr.
Loveland, CO 80538

Telephone number:
866-550-5705

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

6 **Year(s) requested.** Enter the year(s) of the return transcript you are requesting (for example, "2008"). Most requests will be processed within 10 business days.

2010

2011

2012

☐ Check this box if you have notified the IRS or the IRS has notified you that one of the years for which you are requesting a transcript involved **identity theft** on your federal tax return.

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

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

Signature of taxpayer(s). I declare that I am the taxpayer whose name is shown on either line 1a or 2a. If the request applies to a joint return, either husband or wife must sign. **Note.** For transcripts being sent to a third party, this form must be received within 120 days of the signature date.

Sign Here	Signature (see instructions)	Date	Phone number of taxpayer on line 1a or 2a
	Spouse's signature	Date	



Section references are to the Internal Revenue Code unless otherwise noted.

What's New

The IRS has created a page on IRS.gov for information about Form 4506T-EZ at <http://www.irs.gov/form4506>. Information about any recent developments affecting Form 4506T-EZ (such as legislation enacted after we released it) will be posted on that page.

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

Purpose of form. Individuals can use Form 4506T-EZ to request a tax return transcript for the current and the prior three years that includes most lines of the original tax return. The tax return transcript will not show payments, penalty assessments, or adjustments made to the originally filed return. You can also designate (on line 5) a third party (such as a mortgage company) to receive a transcript. Form 4506T-EZ cannot be used by taxpayers who file Form 1040 based on a tax year beginning in one calendar year and ending in the following year (fiscal tax year). Taxpayers using a fiscal tax year must file Form 4506-T, Request for Transcript of Tax Return, to request a return transcript.

Use Form 4506-T to request tax return transcripts, tax account information, W-2 information, 1099 information, verification of non-filing, and record of account.

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 "Order a Transcript" or call 1-800-908-9946.

Where to file. Mail or fax Form 4506T-EZ to the address below for the state you lived in when the return was filed.

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.

If you filed an individual return and lived in:

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

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

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

Mail or fax to the "Internal Revenue Service" at:

RAIVS Team
Stop 6716 AUSC
Austin, TX 73301
512-460-2272

RAIVS Team
Stop 37106
Fresno, CA 93888
559-456-5876

RAIVS Team
Stop 6705 P-6
Kansas City, MO 64108
816-292-6102

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

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. If you request a transcript, sections 6103 and 6109 require you to provide this information, including your SSN. 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 4506T-EZ will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 9 min.; **Preparing the form**, 18 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 4506T-EZ simpler, we would be happy to hear from you. You can write to:

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.

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 address on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address.

Signature and date. Form 4506T-EZ 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 4506T-EZ within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.