



WELCOME

We at Maspeth Federal Savings take this opportunity to thank you for selecting our Association for your home financing needs.

We know that getting a mortgage is one of the most important financial decisions you will ever make. Our mortgage processors will be with you to make it as easy as possible.

Please complete the enclosed mortgage loan application and return in the enclosed envelope. Our mortgage processors are available to assist you with the application process as well as keep you informed on the status of your loan application.

Once again, thank you for choosing Maspeth Federal Savings. We look forward to serving you.

Mortgage Processors:

<i>Vicky Kulma</i>	<i>NMLS#641258*</i>	<i>vkulma@maspethfederal.com</i>
<i>Diana Ally</i>	<i>NMLS#641257*</i>	<i>dally@maspethfederal.com</i>
<i>William Wong</i>	<i>NMLS#1209056*</i>	<i>wwong@maspethfederal.com</i>
<i>Marita Neyra</i>	<i>NMLS#1468294*</i>	<i>mneyra@maspethfederal.com</i>
<i>Stefenie Kenny</i>	<i>NMLS#641261*</i>	<i>skenny@maspethfederal.com</i>
<i>Melissa Kwasnik</i>	<i>NMLS#641262*</i>	<i>mkwasnik@maspethfederal.com</i>
<i>Dorota Jankowski</i>	<i>NMLS#677545*</i>	<i>djankowski@maspethfederal.com</i>

****Information can be found at
<http://mortgage.nationwidelicencingsystem.org>***



Maspeth Federal Savings & Loan
56-05 69th Street Maspeth, NY 11378
Phone (718) 651-7888 Fax (718) 651-2353



According to the Federal Trade Commission, identity theft is the fastest-growing crime in the country. Our ability to feel safe is becoming more difficult with terrorism and crime on a steady increase.

But there is hope...

The USA PATRIOT Act has paved the way for financial institutions to help prevent fraud, identity theft, and the spread of terrorism. It requires financial institutions to obtain more information from an individual or legal entity to help establish identity.

Your cooperation is needed when you open a new account or request a loan. You may be asked more questions to establish and confirm your identity. You may also be asked to provide your driver's license or other identifying documents.

Similar identification requirements apply to business entities such as corporations and partnerships.

In all cases protection of our customers identity and confidentiality is the Banks pledge to you.

MASPETH FEDERAL SAVINGS
56-18 69TH STREET
MASPETH, NY 11378

**THE FOLLOWING ITEMS MUST BE SUBMITTED IF THE TITLE IS HELD IN
AN INDIVIDUAL NAME(S)**

1-4 FAMILY AND CONDOMINIUM INVESTMENT (PURCHASE OR REFINANCE)

- COPY OF SIGNED CONTRACT OF SALE FOR PURCHASES AND PROOF OF DOWN PAYMENT
- COPY OF DEED AND SURVEY FOR REFINANCES
- AFFIDAVIT OF RESIDENCE FOR REFINANCES ONLY
- \$550.00 APPLICATION FEE
- SIGN AND DATE THE ATTACHED BORROWER SIGNATURE AUTHORIZATION FORM
- COPY OF LEASES
- COPY OF CERTIFICATE OF OCCUPANCY FOR THE PROPERTY IF ONE IS REQUIRED FOR THE BUILDING
- COPY OF TAX ABATEMENT APPLICATION OR APPROVAL FOR ALL NEW CONSTRUCTION OR NEWLY COMPLETED BUILDINGS
- OFFERING PLAN BOOK AND QUESTIONNAIRE FOR CONDOMINIUMS AND TWO YEARS FINANCIAL STATEMENT FOR THE CONDOMINIUM BUILDING
- AT LEAST TWO (2) FORMS OF IDENTIFICATION, ONE OF WHICH MUST BE THE FOLLOWING:

**N.Y.S. DRIVER LICENSE OR N.Y.S. NON DRIVER I.D., U.S. PASSPORT,
U.S. RESIDENT ALIEN CARD, MILITARY I.D. OR GOVERNMENT I.D.**

- IF APPLICATION IS SUBMITTED BY BROKER, COMPLETE AND SIGN THE ATTACHED BROKERAGE EXPENSE INFORMATION FORM
- THREE YEARS OF PERSONAL FINANCIAL STATEMENTS, PRO-FORMA AND THREE YEARS SIGNED AND COMPLETE 1040 TAX RETURNS FOR ALL BORROWERS INCLUDING W-2
- TWO YEARS SIGNED AND COMPLETE TAX RETURNS FOR ANY ENTITY LISTED ON **SCHEDULE E** OF THE 1040 TAX RETURNS (IF APPLICABLE)
- FOR EACH PERSONAL INCOME TAX RETURN, COMPLETE AND SIGN THE ATTACHED FORM 4506-T
- PAY STUBS FOR TWO RECENT CONSECUTIVE PAY PERIODS FOR WAGE EARNERS THAT RECEIVE PAY STUBS
- FOUR MONTHS BANK STATEMENTS

**PLEASE NOTE THE APPRAISER WILL NEED FULL ACCESS TO THE ENTIRE BUILDING
AT TIME OF APPRAISAL**

**THE FOLLOWING ITEMS MUST BE SUBMITTED IF THE TITLE IS HELD IN
AN INDIVIDUAL NAME(S)**

1 TO 4 FAMILY AND CONDOMINIUM OWNER OCCUPIED

AND

1-4 FAMILY & CONDOMINIUM INVESTMENT PROPERTY USED FOR CONSUMER PURPOSE

- COPY OF SIGNED CONTRACT OF SALE FOR PURPOSE AND PROOF OF DOWN PAYMENT
- COPY OF DEED AND SURVEY FOR REFINANCES
- AFFIDAVIT OF RESIDENCE FOR REFINANCES ONLY
- NO APPLICATION FEE TO BE SUBMITTED
- SIGN AND DATE THE ATTACHED BORROWER SIGNATURE AUTHORIZATION FORM
- COPY OF LEASES
- COPY OF CERTIFICATE OF OCCUPANCY FOR THE PROPERTY IF ONE IS REQUIRED FOR THE BUILDING
- COPY OF TAX ABATEMENT APPLICATION OR APPROVAL FOR ALL NEW CONSTRUCTION OR NEWLY COMPLETED BUILDINGS
- OFFERING PLAN BOOK AND QUESTIONNAIRE FOR CONDOMINIUMS AND TWO YEARS FINANCIAL STATEMENT FOR THE CONDOMINIUM BUILDING
- AT LEAST TWO (2) FORMS OF IDENTIFICATION, ONE OF WHICH MUST BE THE FOLLOWING

**N.Y.S. DRIVER LICENSE OR N.Y.S. NON DRIVER I.D., U.S. PASSPORT,
U.S RESIDENT ALIEN CARD, MILITARY I.D. OR GOVERNMENT I.D.**

- IF APPLICATIONS IS SUBMITTED BY BROKER, COMPLETE AND SIGN THE ATTACHED BROKERAGE EXPENSE INFORMATION FORM

**PLEASE SUBMIT THE FOLLOWING WHEN RETURNING SIGNED DISCLOSURES
AND ACKNOWLEDGEMENT OF INTENT TO PROCEED**

- THREE YEARS OF PERSONAL FINANCIAL STATEMENTS AND THREE YEARS SIGNED AND COMPLETE 1040 TAX RETURNS FOR ALL BORROWERS INCLUDING W-2
- TWO YEARS SIGNED AND COMPLETE TAX RETURN FOR ANY ENTITY LISTED ON SCHEDULE E OF THE 1040 TAX RETURNS (IF APPLICABLE)
- FOR EACH PERSONAL INCOME TAX RETURN, COMPLETE AND SIGN THE ATTACHED FORM 4506-T
- PAY STUBS FOR TWO RECENT CONSECUTIVE PAY PERIODS FOR WAGE EARNERS THAT RECEIVE PAY STUBS
- FOUR MONTHS BANK STATEMENTS

**PLEASE NOTE THE APPRAISER WILL NEED FULL ACCESS TO THE ENTIRE BUILDING AT
TIME OF APPRAISAL**

**THE FOLLOWING ITEMS MUST BE SUBMITTED IF THE TITLE IS HELD IN
AN INDIVIDUAL NAME(S)**

COMMERCIAL FINANCING

- COPY OF SIGNED CONTRACT OF SALE FOR PURCHASES AND PROOF OF DOWN PAYMENT
- COPY OF DEED AND SURVEY FOR REFINANCES
- AFFIDAVIT OF RESIDENCE FOR REFINANCES ONLY
- SIGN AND DATE THE ATTACHED BORROWER SIGNATURE AUTHORIZATION
- GOOD FAITH DEPOSIT AS QUOTED ON THE LETTER OF INTENT
- PLANS AND SPECIFICATIONS (FOR CONSTRUCTION ONLY)
- UNIFORM ENVIRONMENTAL HISTORY QUESTIONNAIRE FOR REFINANCES
- COPY OF LEASES
- COPY OF CERTIFICATE OF OCCUPANCY FOR THE PROPERTY IF ONE IS REQUIRED FOR THE BUILDING
- COPY OF TAX ABATEMENT APPLICATION OR APPROVAL FOR ALL NEW CONSTRUCTION OR NEWLY COMPLETED BUILDINGS
- OFFERING PLAN BOOK AND QUESTIONNAIRE FOR CONDOMINIUMS AND TWO YEARS FINANCIAL STATEMENT FOR THE CONDOMINIUM BUILDING
- AT LEAST TWO (2) FORMS OF IDENTIFICATION, ONE OF WHICH MUST BE THE FOLLOWING:

**N.Y.S. DRIVER LICENSE OR N.Y.S. NON DRIVER I.D., U.S. PASSPORT,
U.S. RESIDENT ALIEN CARD, MILITARY I.D. OR GOVERNMENT I.D.**

- IF APPLICATION IS SUBMITTED BY BROKER, COMPLETE AND SIGN THE ATTACHED BROKERAGE EXPENSE INFORMATION FORM
- COMPLETE ADDENDUM "A" ATTACHED TO THE ENTITY APPLICATION
- EACH OFFICER OF THE ENTITY IS REQUIRED TO FILL OUT THE PERSONAL FINANCIAL STATEMENT SHEET ATTACHED TO THE ENTITY APPLICATION
- THREE YEARS OF BUSINESS FINANCIAL STATEMENTS, PRO-FORMA AND THREE YEARS INCOME TAX RETURNS (SIGNED AND COMPLETE) FOR SUBJECT ENTITY
- THREE YEARS 1040 INCOME TAX RETURNS (SIGNED & COMPLETE) INCLUDING W-2 FOR ALL GUARANTORS
- TWO YEARS TAX RETURNS FOR ALL ENTITIES LISTED ON **SCHEDULE E** OF THE 1040 INCOME TAX RETURN (SIGNED AND COMPLETE)
- FOR THE SUBJECT ENTITY AND PERSONAL INCOME TAX RETURNS, COMPLETE AND SIGN ATTACHED FORM 4506-T
- PAY STUBS FOR TWO RECENT CONSECUTIVE PAY PERIODS, IF APPLICABLE
- FOUR MONTHS BANK STATEMENTS
- RECENT MORTGAGE STATEMENT FOR SUBJECT PROPERTY ON REFINANCES

**PLEASE NOTE THE APPRAISER WILL NEED FULL ACCESS TO THE ENTIRE BUILDING
AT TIME OF APPRAISAL**

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 rights pursuant to 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 has community property rights pursuant to applicable law and 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):

<u>Borrower</u>	<u>Co-Borrower</u>	I. TYPE OF MORTGAGE AND TERMS OF LOAN	
Mortgage Applied for: <input type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain):		Agency Case Number	Lender Case Number
<input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service			

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):
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II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP)	No. of Units
Legal Description of Subject Property (attach description if necessary)	Year Built

Purpose of Loan: <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment
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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
	\$	\$		Cost: \$	

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)

Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)	
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III. BORROWER INFORMATION

Borrower	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
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Co-Borrower)	
<input type="checkbox"/> Separated		no.	ages
Present Address (street, city, state, ZIP)		Present Address (street, city, state, ZIP)	
<input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.		<input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.	
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 (street, city, state, ZIP)	Former Address (street, city, state, ZIP)
<input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.	<input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.

IV. EMPLOYMENT INFORMATION

Borrower	Co-Borrower		
Name & Address of Employer		Name & Address of Employer	
<input type="checkbox"/> Self Employed		<input type="checkbox"/> Self Employed	
Yrs. on this job		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:

Borrower		IV. EMPLOYMENT INFORMATION (cont'd)		Co-Borrower	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from – to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	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 of Employer	<input type="checkbox"/> Self Employed	Dates (from – to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	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:	\$			
<i>List checking and savings accounts below</i>		LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$	Acct. no.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$	Acct. no.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$	Acct. no.		

VI. ASSETS AND LIABILITIES (cont'd)

Name and address of Bank, S&L, or Credit Union		Name and address of Company		\$ Payment/Months	\$
Acct. no.	\$	Acct. no.			
Stocks & Bonds (Company name/ number & description)	\$	Name and address of Company		\$ Payment/Months	\$
		Acct. no.			
Life insurance net cash value	\$	Name and address of Company		\$ Payment/Months	\$
Face amount: \$					
Subtotal Liquid Assets	\$				
Real estate owned (enter market value from schedule of real estate owned)	\$				
Vested interest in retirement fund	\$				
Net worth of business(es) owned (attach financial statement)	\$	Acct. no.			
Automobiles owned (make and year)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:		\$	
Other Assets (itemize)	\$	Job-Related Expense (child care, union dues, etc.)		\$	
		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. a. Are there any outstanding judgments against you? b. Have you been declared bankrupt within the past 7 years? c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? d. Are you a party to a lawsuit? e. Have you directly or indirectly been obligated on any loan 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.)	Borrower		Co-Borrower	
b. Alterations, improvements, repairs			Yes	No	Yes	No
c. Land (if acquired separately)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Discount (if Borrower will pay)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Total costs (add items a through h)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS			
		Borrower		Co-Borrower	
		Yes	No	Yes	No
j.	Subordinate financing	If you answer "Yes" to any question a through I, please use continuation sheet for explanation.			
k.	Borrower's closing costs paid by Seller	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l.	Other Credits (explain)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m.	Loan amount (exclude PMI, MIP, Funding Fee financed)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n.	PMI, MIP, Funding Fee financed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o.	Loan amount (add m & n)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
p.	Cash from/to Borrower (subtract j, k, l & o from i)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? g. Are you obligated to pay alimony, child support, or separate maintenance? h. Is any part of the down payment borrowed? i. Are you a co-maker or endorser on a note? ----- j. Are you a U.S. citizen? k. Are you a permanent resident alien? l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below. m. Have you had an ownership interest in a property in the last three years? (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)? _____			

IX. ACKNOWLEDGEMENT 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 herein 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 checked="" 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 X	Date
Loan Originator's Name (print or type)	Loan Originator Identifier
Loan Origination Company's Name	Loan Origination Company Identifier
	Loan Originator's Phone Number (including area code)
	Loan Origination Company's Address

Demographic Information Addendum.

This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: Check one or more

- Hispanic or Latino
 Mexican Puerto Rican Cuban
 Other Hispanic or Latino - *Print origin:* _____

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- Not Hispanic or Latino
 I do not wish to provide this information

Sex

- Female
 Male
 I do not wish to provide this information

Race: Check one or more

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

Asian

- Asian Indian Chinese Filipino
 Japanese Korean Vietnamese

Other Asian - *Print race:* _____

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

Black or African American

Native Hawaiian or Other Pacific Islander

- Native Hawaiian Guamanian or Chamorro Samoan

Other Pacific Islander - *Print race:* _____

For example: Fijian, Tongan, and so on.

White

- I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

Was the ethnicity of the Borrower collected on the basis of visual observation or surname? NO YES

Was the sex of the Borrower collected on the basis of visual observation or surname? NO YES

Was the race of the Borrower collected on the basis of visual observation or surname? NO YES

The Demographic Information was provided through:

- Face-to-Face Interview (*includes Electronic Media w/ Video Component*) Telephone Interview Fax or Mail Email or Internet

Borrower Name:

Uniform Residential Loan Application
Freddie Mac Form 65 • Fannie Mae Form 1003
Revised 09/2017

Demographic Information Addendum.

This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: Check one or more

- Hispanic or Latino
 Mexican Puerto Rican Cuban
 Other Hispanic or Latino - *Print origin:* _____

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- Not Hispanic or Latino
 I do not wish to provide this information

Sex

- Female
 Male
 I do not wish to provide this information

Race: Check one or more

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

Asian

- Asian Indian Chinese Filipino
 Japanese Korean Vietnamese

Other Asian - *Print race:* _____

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

Black or African American

Native Hawaiian or Other Pacific Islander

- Native Hawaiian Guamanian or Chamorro Samoan

Other Pacific Islander - *Print race:* _____

For example: Fijian, Tongan, and so on.

White

- I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

Was the ethnicity of the Borrower collected on the basis of visual observation or surname? NO YES

Was the sex of the Borrower collected on the basis of visual observation or surname? NO YES

Was the race of the Borrower collected on the basis of visual observation or surname? NO YES

The Demographic Information was provided through:

- Face-to-Face Interview (*includes Electronic Media w/ Video Component*) Telephone Interview Fax or Mail Email or Internet

Borrower Name:

Uniform Residential Loan Application
Freddie Mac Form 65 • Fannie Mae Form 1003
Revised 09/2017

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 X	Date	Co-Borrower's Signature X	Date
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AFFIDAVIT OF RESIDENCE – REFINANCE OF OWNER OCCUPIED PROPERTY

**STATE OF NEW YORK
COUNTY OF**

_____, being duly sworn deposes and says:

1. That he/she resides at _____
_____ and is over the age of 21.
2. That he/she is the applicant for a mortgage on premises _____
_____.
3. Please check box which applies to you:
 - That said loan proceeds are intended to be used primarily for business and/or commercial purposes (e.g.: acquiring, maintaining or improving investment property, etc.)
MUST STATE USE OF FUNDS: _____
 - That said loan proceeds are intended to be used primarily for consumer purposes (e.g.: improving a primary residence, paying personal bills, school tuition, etc.)
MUST STATE USE OF FUNDS: _____
4. That he/she fully understands that it is a federal crime, punishable by fine of not more than \$5,000.00 or imprisonment of not more than two years/or both, to knowingly make false statements concerning any of the above facts under the provisions of Title 18, U.S.C. Section 1014.
5. That this Affidavit is made knowing full well that Maspeth Federal Savings and Loan Association will rely upon the representations herein in determining whether or not to approve deponent's credit for a mortgage loan of \$ _____.

X _____

Sworn to before me this _____
day of _____, 20_____

AFFIDAVIT OF RESIDENCE – REFINANCE OF RENTAL PROPERTY

STATE OF NEW YORK
COUNTY OF

_____, being duly sworn deposes and says:

1. That he/she resides at _____
_____ and is over the age of 21.
2. That he/she is the applicant for a mortgage on premises _____
_____.
3. That said property is a rental property.
4. Please check box which applies to you:
 - That said loan proceeds are intended to be used primarily for business and/or commercial purposes (e.g.: acquiring, maintaining or improving investment property, etc.)
MUST STATE USE OF FUNDS: _____
 - That said loan proceeds are intended to be used primarily for consumer purposes (e.g.: improving a primary residence, paying personal bills, school tuition, etc.)
MUST STATE USE OF FUNDS: _____
5. That he/she does not occupy the premises and does not intend to occupy it in the future.
6. That he/she fully understands that it is a federal crime, punishable by fine of not more than \$5,000.00 or imprisonment of not more than two years/or both, to knowingly make false statements concerning any of the above facts under the provisions of Title 18, U.S.C. Section 1014.
7. That this Affidavit is made knowing full well that Maspeth Federal Savings and Loan Association will rely upon the representations herein in determining whether or not to approve deponent's credit for a mortgage loan of \$ _____.

X _____

Sworn to before me this _____
day of _____, 20_____

OTHER LOANS WITH MFS:

BORROWER INTRODUCED TO BANK BY:

PURPOSE OF REFINANCE/OR LOAN:

BACKGROUND INFORMATION FOR SIGNING MEMBER OF ENTITY:

1 - PRIMARY BUSINESS/SOURCE OF INCOME

2 - OTHER PROPERTIES OWNED

3 - REAL ESTATE EXPERIENCE

PLEASE COMPLETE THE FOLLOWING INFORMATION

MASPETH FEDERAL SAVINGS AND LOAN ASSOCIATION

PROPERTY INFORMATION

ADDRESS OF PREMISES: _____

AGE OF PROPERTY: _____ LOT SIZE: _____

HOW MANY FAMILIES: _____ TYPE OF HEAT: _____

RENTAL INCOME: _____ TAXES: _____

TYPE OF CONSTRUCTION: _____ GARAGE: _____

NUMBER OF ROOMS: _____ LOAN AMOUNT: _____

TYPE OF LOAN: _____

APPLICANT'S ATTORNEY: _____ PHONE: _____

ADDRESS: _____

E-MAIL ADDRESS: _____

SELLER'S ATTORNEY: _____ PHONE: _____

ADDRESS: _____

E-MAIL ADDRESS: _____

BROKER: _____ PHONE: _____

ADDRESS: _____

E-MAIL ADDRESS: _____

WHOM TO CONTACT TO INSPECT THE PROPERTY:

NAME: _____ PHONE: _____

PRESENT MORTGAGE: _____ BALANCE: _____

PRESENT OWNER: _____ PHONE: _____

PLEASE COMPLETE THE ENTIRE APPLICATION AND RETURN IT WITH A SIGNED COPY OF THE CONTRACT OF SALE OR COPY OF THE DEED FOR A REFINANCE. INCOMPLETE APPLICATIONS CANNOT BE ACCEPTED. THEY WILL BE RETURNED FOR COMPLETION CAUSING DELAY. IF YOU HAVE ANY QUESTIONS, PLEASE CALL THE MORTGAGE ORIGATION DEPARTMENT AT (718) 651-7888

MASPETH FEDERAL SAVINGS AND LOAN ASSOCIATION

56-05 69TH STREET

MASPETH, NEW YORK, 11378

BROKERAGE EXPENSE INFORMATION

FEDERAL LAW REQUIRES THAT ALL FEES, COMMISSIONS, POINTS AND CHARGES PAID BY A BORROWER TO MORTGAGE BROKERS BE INCLUDED IN TRUTH-IN-LENDING DISCLOSURE DOCUMENTATION.

THE FOLLOWING INFORMATION MUST BE SUBMITTED BEFORE YOUR APPLICATION WILL BE ACCEPTED:

AMOUNT PAID TO MORTGAGE BROKER
PRIOR TO CLOSING \$ _____

AMOUNT TO BE PAID TO MORTGAGE
BROKER AT CLOSING \$ _____

TOTAL AMOUNT \$ _____

_____ % OF LOAN AMOUNT

I HEREBY CERTIFY THAT THE ABOVE AMOUNTS ARE ACCURATE AND ACKNOWLEDGE THAT MASPETH FEDERAL SAVINGS AND LOAN ASSOCIATION WILL RELY ON THE TRUTHFULNESS OF THE FIGURE IN PREPARATION OF THE DISCLOSURE. THE UNDERSIGNED MORTGAGE BROKER ACKNOWLEDGES THAT THIS FORM IS FOR DISCLOSURE PURPOSES ONLY AND IN NO WAY AN AGREEMENT FOR THE BANK TO COLLECT ANY MONIES ON YOUR BEHALF.

BORROWER

BROKER NAME & NMLS#

BORROWER

MORTGAGE BROKER SIGNATURE

BORROWER

COMPANY NAME & ADDRESS

BORROWER

TELEPHONE

BY SIGNING ABOVE, YOU ARE AUTHORIZING THE MORTGAGE BROKER
TO RECEIVE ALL CORRESPONDENCE

BORROWER SIGNATURE AUTHORIZATION

PART I – General Information		
1. Borrower(s)	2. Lender Name and Address Maspeth Federal Savings 56-05 69 th Street P.O. Box 207 Maspeth, NY 11378	
3. Date	4. Loan Number	
PART II – Borrower Authorization		
<p>I hereby authorize the Lender to verify my past and present employment earnings records, bank accounts, stock holdings and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.</p> <p>The information the Lender obtains is only to be used in the processing of my application for a mortgage loan.</p>		
_____	_____	_____
Borrower		Date
_____	_____	_____
Borrower		Date
_____	_____	_____
Borrower		Date
_____	_____	_____
Borrower		Date
<p>NOTICE TO BORROWERS: 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 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.</p>		

Request for Transcript of Tax Return

- ▶ **Do not sign this form unless all applicable lines have been completed.**
- ▶ **Request may be rejected if the form is incomplete or illegible.**
- ▶ **For more information about Form 4506-T, visit www.irs.gov/form4506t.**

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return**. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number or individual taxpayer identification number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)	
4 Previous address shown on the last return filed if different from line 3 (see instructions)	
5a If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.	
5b Customer file number (if applicable) (see instructions)	

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

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

a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days

b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 10 business days

c Record of Account, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days

7 Verification of Nonfiling, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days

8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2011, filed in 2012, will likely not be available from the IRS until 2013. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days

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

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

| / / | / / | / / | / / |

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

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note:** This form must be received by IRS within 120 days of the signature date.

Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T. See instructions.

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

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

Future Developments

For the latest information about Form 4506-T and its instructions, go to www.irs.gov/form4506t. Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

What's New. The transcripts provided by the IRS have been modified to protect taxpayers' privacy. Transcripts only display partial personal information, such as the last four digits of the taxpayer's Social Security Number. Full financial and tax information, such as wages and taxable income, is shown on the transcript.

A new optional Customer File Number field is available to use when requesting a transcript. You have the option of inputting a number, such as a loan number, in this field. You can input up to 10 numeric characters. The customer file number should not contain an SSN. This number will print on the transcript. The customer file number is an optional field and not required.

General Instructions

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

Purpose of form. Use Form 4506-T to request tax return information. You can also designate (on line 5a) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

Note: If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

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

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

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

Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an individual return and lived in:

Mail or fax to:

Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team Stop 6716 AUSC Austin, TX 73301 855-587-9604
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Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	Internal Revenue Service RAIVS Team Stop 37106 Fresno, CA 93888 855-800-8105
---	--

Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	Internal Revenue Service RAIVS Team Stop 6705 S-2 Kansas City, MO 64999 855-821-0094
--	--

Chart for all other transcripts

If you lived in or your business was in:

Mail or fax to:

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Jersey, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, Washington, West Virginia, Wisconsin, Wyoming, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 855-298-1145
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Maine, Massachusetts, New Hampshire, New York, Pennsylvania, Vermont	Internal Revenue Service RAIVS Team Stop 6705 S-2 Kansas City, MO 64999 855-821-0094
--	--

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

Line 3. Enter your current address. If you use a P.O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note: If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address. For a business address, file Form 8822-B, Change of Address or Responsible Party — Business.

Line 5b. Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number **should not** contain an SSN. Completion of this line is not required.

Note. If you use an SSN, name or combination of both, we will not input the information and the customer file number will be blank on the transcript.

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

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. The IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.



You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed and returned to you if the box is unchecked.

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

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-T but must provide documentation to support the requester's right to receive the information.

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

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

Note: If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

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

Signature by a representative. A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 10 min.; **Preparing the form**, 12 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see *Where to file* on this page.