



Thank you for selecting Pacific Bay Financial Corporation for your real estate loan. Listed below is the documentation we will need to obtain your loan quickly and at the best possible terms.

PLEASE SIGN AND DATE EACH DOCUMENT:

- Mortgage Broker Fee Disclosure
- Notice to the Home Loan Applicant
- Acknowledgment of Verifications
- Acknowledgment of Non-Refundable Credit & Appraisal Fees
- Purpose of Refinance (if applicable)
- Landlord/Renal History (if applicable)
- Fair Lending Notice/Equal Credit Opportunity Act
- Borrower's Certification and Authorization

Please complete all sections of the application, including account numbers and addresses for all of your accounts. If you and your co-borrower(s) are not married, a separate application must be completed by each of you. If applicable, include the following:

**SALARIED APPLICANTS:**

- Copies of W2s for previous two years.
- Copies of current pay stubs covering one full month.

**SELF EMPLOYED APPLICANTS:**

- Copies of Federal Income tax returns (1040s) with all schedules for previous two years.
- Copies of K-1s for previous two years for any partnerships.
- Copies of Partnership returns (1065s) for previous two years, if you own 25% or more.
- Copies of Corporate returns (1120s) for previous two years, if incorporated.
- Signed year-to-date Profit and Loss Statement for each business you own.

**MISCELLANEOUS:**

- RENTAL INCOME: Copies of leases and Federal tax returns for previous two years.
- ALIMONY/CHILD SUPPORT: Copy of recorded Divorce Decree and Settlement Agreement.
- DIVIDEND & INTEREST INCOME: Copies of Federal tax returns for previous two years.
- SOCIAL SECURITY/ PENSION/ DISABILITY INCOME: Copy of Award Letter and copies of bank statements for the past 6 months reflecting amounts deposited monthly.
- LANDLORD'S NAME, ADDRESS, & PHONE: If you presently rent, this information is necessary to verify rental history.

**IF YOU ARE BUYING A HOME:**

- Complete copy of the signed purchase agreement with all the attachments and addenda.

**SOURCE OF ASSETS:**

- SAVINGS: Copies of bank, 401K, and/or retirement statements for past 3 months.
- GIFT: Gift letter from donor (we will provide the form) and verification of the source of the funds.
- SECURITIES: Stock brokerage or Money Market statements for past 3 months.
- PROCEEDS FROM SALE OF RESIDENCE: If sale is completed, a copy of the closing statement (HUD 1); if sale is not completed, a copy of the purchase agreement for the sale.

**IF THE SUBJECT PROPERTY IS A CONDOMINIUM:**

- Copies of CC&R's, Articles of Incorporation, By Laws and current budget for the complex.
- Name, address and phone number of the Homeowner's Association and/or Management Co.

PLEASE INCLUDE A CHECK PAYABLE TO PACIFIC BAY FINANCIAL CORP.  
FOR CREDIT REPORT (\$\_\_\_\_\_) AND APPRAISAL REPORT (\$\_\_\_\_\_) .

Questions?

**Call your Pacific Bay® Financial  
Loan Consultant for assistance.**

745 Portola Drive San Francisco, CA 94127 · (415) 242-0730 · (415) 242-0560 Fax

# 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):

|  |   |   |   |
|--|---|---|---|
| Borrower                                     |   | Co-Borrower   |   |
| <b>I. TYPE OF MORTGAGE AND TERMS OF LOAN</b> |   |   |   |
| <b>Mortgage Applied for:</b>                 | <input type="checkbox"/> VA<br><input type="checkbox"/> FHA | <input type="checkbox"/> Conventional<br><input type="checkbox"/> USDA/Rural<br>Housing Service | <input type="checkbox"/> Other (explain):   |
| Agency Case Number                           |   | Lender Case Number  |   |
| Amount \$                                    | Interest Rate %   | No. of Months   | <b>Amortization Type:</b><br><input type="checkbox"/> Fixed Rate<br><input type="checkbox"/> GPM<br><input type="checkbox"/> Other (explain):<br><input type="checkbox"/> ARM (type): |

|  |   |  |   |  |
|--|---|--|---|--|
| <b>II. PROPERTY INFORMATION AND PURPOSE OF LOAN</b>                                |   |  |   |  |
| 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<br><input type="checkbox"/> Refinance | <input type="checkbox"/> Construction<br><input type="checkbox"/> Construction-Permanent | <input type="checkbox"/> Other (explain): | Property will be:<br><input type="checkbox"/> Primary Residence<br><input type="checkbox"/> Secondary Residence<br><input type="checkbox"/> Investment |
| <i>Complete this line if construction or construction-permanent loan.</i>          |   |  |   |  |
| Year Lot Acquired  | Original Cost \$  | Amount Existing Liens \$   | (a) Present Value of Lot \$               | (b) Cost of Improvements \$  |
| Total (a + b) \$   |   |  |   |  |
| <i>Complete this line if this is a refinance loan.</i>                             |   |  |   |  |
| 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:<br><input type="checkbox"/> Fee Simple<br><input type="checkbox"/> Leasehold (show expiration date)                            |
| Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain) |   |  |   |  |

|  |  |  |  |   |  |  |  |  |  |   |  |   |  |             |  |
|--|--|--|--|---|--|--|--|--|--|---|--|---|--|-------------|--|
| <b>Borrower</b>  |  |  |  | <b>III. BORROWER INFORMATION</b>  |  |  |  | <b>Co-Borrower</b>   |  |   |  |   |  |             |  |
| 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<br><input type="checkbox"/> Separated                 |  | <input type="checkbox"/> Unmarried (include single, divorced, widowed) |  | Dependents (not listed by Co-Borrower)<br>no. ages                      |  |  |  | <input type="checkbox"/> Married<br><input type="checkbox"/> Separated |  | <input type="checkbox"/> Unmarried (include single, divorced, widowed)  |  | Dependents (not listed by Borrower)<br>no. ages |  |             |  |
| Present Address (street, city, state, ZIP)   |  |  |  | <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs. |  | Present Address (street, city, state, ZIP) |  |  |  | <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs. |  |   |  |             |  |
| Mailing Address, if different from Present Address                                     |  |  |  |   |  |  |  | Mailing Address, if different from Present Address                     |  |   |  |   |  |             |  |
| <i>If residing at present address for less than two years, complete the following:</i> |  |  |  |   |  |  |  |  |  |   |  |   |  |             |  |
| Former Address (street, city, state, ZIP)  |  |  |  | <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs. |  | Former Address (street, city, state, ZIP)  |  |  |  | <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs. |  |   |  |             |  |

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

| V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION                        |           |             |           |                                     |           |           |
|---|-----------|-------------|-----------|-------------------------------------|-----------|-----------|
| Gross<br>Monthly Income   | Borrower  | Co-Borrower | Total     | Combined Monthly<br>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,<br>see the notice in "describe<br>other income," below) |           |             |           | Homeowner Assn. Dues                |           |           |
|   |           |             |           | Other:                              |           |           |
| <b>Total</b>  | <b>\$</b> | <b>\$</b>   | <b>\$</b> | <b>Total</b>                        | <b>\$</b> | <b>\$</b> |

\* 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<br>Market Value | LIABILITIES   |  | Monthly Payment &<br>Months Left to Pay | Unpaid Balance |
|--|--|-------------------------|---|--|---|----------------|
| Description                                    |  |                         | 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. |  |   |                |
| Cash deposit toward purchase held by:          |  | \$                      |   |  |   |                |
| List checking and savings accounts below       |  |                         |   |  |   |                |
| 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/<br>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: \$  |           |   |                   |                             |           |
| <b>Subtotal Liquid Assets</b>  | <b>\$</b> |   |                   |                             |           |
| Real estate owned (enter market value<br>from schedule of real estate owned) | \$        |   |                   |                             |           |
| Vested interest in retirement fund   | \$        |   |                   |                             |           |
| Net worth of business(es) owned<br>(attach financial statement)              | \$        | Acct. no.   |                   |                             |           |
| Automobiles owned (make<br>and year)   | \$        | Alimony/Child Support/Separate<br>Maintenance Payments Owed to: | \$                |                             |           |
| Other Assets (itemize)   | \$        | Job-Related Expense (child care, union dues, etc.)              | \$                |                             |           |
|  |           | <b>Total Monthly Payments</b>                                   | <b>\$</b>         |                             |           |
| <b>Total Assets a.</b>   | <b>\$</b> | <b>Net Worth<br/>(a minus b)</b>                                | <b>\$</b>         | <b>Total Liabilities b.</b> | <b>\$</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              |                          |
|----|--|----|---|--------------------------|--------------------------|--------------------------|--------------------------|
|    |  |    |   | Yes                      | No                       | Yes                      | No                       |
| b. | Alterations, improvements, repairs     |    | a. Are there any outstanding judgments against you?   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| c. | Land (if acquired separately)          |    | b. Have you been declared bankrupt within the past 7 years?   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| d. | Refinance (incl. debts to be paid off) |    | 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"/> |
| e. | Estimated prepaid items                |    | d. Are you a party to a lawsuit?  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| f. | Estimated closing costs                |    | e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| g. | PMI, MIP, Funding Fee                  |    | (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.) |                          |                          |                          |                          |
| h. | Discount (if Borrower will pay)        |    |   |                          |                          |                          |                          |
| i. | Total costs (add items a through h)    |    |   |                          |                          |                          |                          |

| VII. DETAILS OF TRANSACTION                             |  | VIII. DECLARATIONS   |                          |                          |                          |                          |
|---|--|--|--------------------------|--------------------------|--------------------------|--------------------------|
| j. Subordinate financing                                |  | <b>If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.</b><br><br>f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?<br>g. Are you obligated to pay alimony, child support, or separate maintenance?<br>h. Is any part of the down payment borrowed?<br>i. Are you a co-maker or endorser on a note?<br><br>-----<br>j. Are you a U.S. citizen?<br>k. Are you a permanent resident alien?<br><br>l. <b>Do you intend to occupy the property as your primary residence?</b><br>If Yes," complete question m below.<br>m. Have you had an ownership interest in a property in the last three years?<br>(1) What type of property did you own—principal residence (PR), second home (SH), or investment property (IP)?<br>(2) How did you hold title to the home— by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? | Borrower                 |                          | Co-Borrower              |                          |
| k. Borrower's closing costs paid by Seller              |  |  | Yes                      | No                       | Yes                      | No                       |
| 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"/> |                          |

### 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<br><b>X</b> | Date | Co-Borrower's Signature<br><b>X</b> | Date |
|----------------------------------|------|-------------------------------------|------|

### 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   |  |
|---|-------------------------------------|--|--|
| <b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino   |                                     | <b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino  |  |
| <b>Race:</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White  |                                     | <b>Race:</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White |  |
| <b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male   |                                     | <b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male  |  |
| <b>To be Completed by Loan Originator:</b><br>This information was provided:<br><input type="checkbox"/> In a face-to-face interview<br><input type="checkbox"/> In a telephone interview<br><input type="checkbox"/> By the applicant and submitted by fax or mail<br><input type="checkbox"/> By the applicant and submitted via e-mail or the Internet |                                     |  |  |
| Loan Originator's Signature<br><b>X</b>   |                                     | 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**



## **ACKNOWLEDGMENT OF NON-REFUNDABLE CREDIT AND APPRAISAL FEES**

The undersigned Applicant(s) has applied for a real estate loan with Pacific Bay Financial Corporation.

You are hereby authorized to obtain a credit report and appraisal report with the moneys that I/we have furnished.

I/We agree to and understand that in the event of loan cancellation, withdrawal, or denial that these moneys are non-refundable and that I/we will not be entitled to any refund or reimbursement of any kind.

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## **COPY OF APPRAISAL REPORT**

You have the right to a copy of the appraisal report to be obtained in connection with the loan for which you are applying, provided that you have paid for or are willing to pay for the appraisal. If you want a copy of the appraisal report, please either call (415) 242-0730 or submit a written request to the following address:

**PACIFIC BAY FINANCIAL CORPORATION**  
1375 Sutter Street, Ste. 205  
San Francisco, CA 94109

Your signature below acknowledges your receipt of this notice of the non-refundability of credit and appraisal fees and your right to a copy of the appraisal report. Please keep this notice with your other loan records.

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Date



## ACKNOWLEDGMENT OF VERIFICATIONS

TO WHOM IT MAY CONCERN:

The undersigned Applicant(s) has applied for a real estate loan with Pacific Bay Financial Corporation. You are hereby authorized to release information required by Pacific Bay Financial Corporation to complete the process of the loan request.

Necessary information may include savings and/or checking account verification, loan status and payment history including credit union and mortgage balances, and any employment or related compensation verification.

In addition, a credit report will be obtained to facilitate the processing of the loan application.

The undersigned applicant(s) authorizes the release to a credit reporting bureau or agency any and all credit information that such agency may need in order to complete its report. A copy of this authorization may be accepted as an original.

It is our understanding that any credit report will appear as an inquiry on any standard factual credit report.

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Social Security No.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Social Security No.

\_\_\_\_\_  
Date





## **BORROWER'S CERTIFICATION AND AUTHORIZATION**

### **CERTIFICATION**

The undersigned certify the following:

1. I/We have applied for a mortgage loan  
from \_\_\_\_\_  
(hereinafter "Lender").

In applying for the loan, I/we completed a loan application containing various information on the purpose of the loan, the amount and source of the downpayment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.

2. I/We understand and agree that Lender reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

### **AUTHORIZATION TO RELEASE INFORMATION**

TO WHOM IT MAY CONCERN:

1. I/We have applied for a mortgage loan  
from \_\_\_\_\_  
(hereinafter "Lender").  
As part of the application process, Lender may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to Lender, and to any investor to whom Lender may sell my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. Lender or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Lender or the investor that purchased the mortgage is appreciated.

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Social Security No

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Social Security No

\_\_\_\_\_  
Date



## THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977 FAIR LENDING NOTICE

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

1. Trends, characteristics or conditions in the neighborhood or geographic accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice; or
2. Race, color, religion, sex, marital status, national origin or ancestry.

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

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

If you have questions about your rights, or if you wish to file a complaint, contact the management of this financial institution or Comptroller of the Currency, Regional Administration of National Banks, Steuart Tower, Room 2101, San Francisco, CA 94105, telephone (415) 556-0383.

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## EQUAL CREDIT OPPORTUNITY

The Equal Credit Opportunity Act prohibits creditors from discriminating against credit applications on the basis of race, color, religion, national origin, sex, marital status, age (provided 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 which administers compliance with this law concerning this Mortgage Banker is the Office of Thrift Supervision at P.O. Box 105217, Atlanta, Georgia 30348-5217.

Signature: \_\_\_\_\_ Date \_\_\_\_\_

Signature: \_\_\_\_\_ Date \_\_\_\_\_



## CREDIT CARD INFORMATION / AUTHORIZATION

\$ \_\_\_\_\_ (Amount)

Name on Card: \_\_\_\_\_

Billing/Street Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

☐ VISA      ☐ MASTER CARD      ☐ OTHER

Card Number: \_\_\_\_\_ CVC # \_\_\_\_\_

Expiration Date Shown on Card:      Month \_\_\_\_\_ Year \_\_\_\_\_

Signature of Cardholder: \_\_\_\_\_

Date: \_\_\_\_\_

**Note: For your records, this charge will be processed under the name Clear Choice Credit and will appear on your credit card statement.**



## LANDLORD/RENTAL HISTORY

If you are currently renting, please provide Pacific Bay with the following information.

If you are not currently renting, please disregard this form.

Landlord's Name: \_\_\_\_\_

Landlord's Address: \_\_\_\_\_

Landlord's Telephone Number: \_\_\_\_\_

Length of Time at Rental Address: \_\_\_\_\_

I authorize Pacific Bay Financial to contact my landlord to inquire about my rental history.

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date



## MORTGAGE BROKER FEE DISCLOSURE

You have applied to Pacific Bay Financial Corporation for a residential mortgage loan. We will submit your application for a residential mortgage loan to a participating lender with which we, from time to time, contract upon such terms and conditions as you may require. The lenders have asked that this form be furnished to you to clarify the role of mortgage brokers.

### SECTION 1. NATURE OF RELATIONSHIP

- We are acting as an independent contractor and not your agent.
- We have separate independent contractor agreements with various lenders.
- While we seek to assist you in meeting your financial needs, we do not distribute the products of all lenders or investors in the market and cannot guarantee the lowest price or best terms available in the market.

SECTION 2. OUR COMPENSATION. The lenders whose loan products we distribute generally provide their loan products at a wholesale rate.

- The retail price we offer you - your interest rate, total points and fees – will include our compensation.
- In some cases, we may be paid all of our compensation by either you or the lender.
- Alternatively, the we may be paid a portion of our compensation by both you and the lender. For example, in some cases, if you would rather pay a lower interest rate, you may pay higher up-front points and fees.
- Also, in some cases, if you would rather pay less up-front, you may be able to pay some or all of our compensation indirectly through a higher interest rate in which case we will be paid directly by the lender.
- We may also may be paid by the lender based on (i) the value of the Mortgage Loan or related servicing rights in the market place or (ii) other services, goods or facilities performed or provided by us.

The amount of fees and charges that you pay in connection with your loan will be estimated on your Good Faith Estimate. The final amounts will be disclosed on your HUD-1 or HUD-1A Settlement Statement.

By signing below, applicant(s) acknowledge that you have read and understand this document. By your signature, you also acknowledge that you have received a copy of this document.

APPLICANT(S)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Broker's Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Broker's Signature



## NOTICE TO THE HOME LOAN APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a credit bureau distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores. (See section below entitled "Credit Report Information" for details).

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

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

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

### CREDIT REPORT INFORMATION

Pacific Bay Financial Corporation and Northern California Credit Service are working together to determine your credit-worthiness in connection with your application for a home loan. Pacific Bay Financial Corporation will, upon request, furnish to you a copy of your credit report.

The information in this report is compiled from one or more of the following credit bureaus:

Equifax Credit Information Services (E)  
P.O. Box 105873, Atlanta, GA 30348  
Phone (800) 685-1111 (for credit report orders)  
Phone (800) 685-5000 (for disputes)

Trans Union Corporation (U)  
P.O. Box 1000, Chester, PA 19022  
Phone (800) 888-4213 (for credit report orders)  
Phone (800) 916-8800 (for disputes)

Experian (X)  
P.O. Box 2002, Allen, TX 75013  
Phone (888) 397-3742 (for credit report orders)  
Phone (800) 583-4080 (for disputes)

Each credit bureau calculates a credit score. This score can range from a low of 300 to a high of 900. The key factors that adversely affect the credit score are shown adjacent to each credit score. The credit scores are created on the same date as your credit report.

The information and credit scoring model provided by the above credit bureaus may be different than the credit score that may be used by the lender.

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Borrower Signature/  
Receipt Acknowledgement

Date

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Co-Borrower Signature/  
Receipt Acknowledgement

Date

## Request for Transcript of Tax Return

OMB No. 1545-1872

▶ Request may be rejected if the form is incomplete or illegible.

**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](http://IRS.gov) and click on "Order a Transcript" 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.

|   |   |
|---|---|
| <b>1a</b> Name shown on tax return. If a joint return, enter the name shown first.  | <b>1b</b> First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions) |
| <b>2a</b> If a joint return, enter spouse's name shown on tax return.   | <b>2b</b> Second social security number or individual taxpayer identification number if joint tax return  |
| <b>3</b> Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)   |   |
| <b>4</b> Previous address shown on the last return filed if different from line 3 (see instructions)  |   |
| <b>5</b> 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. |   |

**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 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 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 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days . . . . . ☐
- b Account Transcript**, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days . . . . . ☐
- c Record of Account**, which 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 30 calendar 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 2010, filed in 2011, will not be available from the IRS until 2012. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days . . . . . ☐

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

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

**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, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note.** For transcripts being sent to a third party, this form must be received within 120 days of the signature date.

|                  |  |      |   |
|------------------|--|------|---|
| <b>Sign Here</b> | 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.

## What's New

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

## General Instructions

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

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

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

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

**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.

**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.

## 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 the "Internal Revenue Service" at:    |
|--|--|
| 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                        | RAIVS Team<br>Stop 6716 AUSC<br>Austin, TX 73301     |
| 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  | 512-460-2272   |
| 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  | RAIVS Team<br>Stop 37106<br>Fresno, CA 93888         |
| 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 | 559-456-5876   |
| 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 | RAIVS Team<br>Stop 6705 P-6<br>Kansas City, MO 64108 |
| 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 | 816-292-6102   |

## Chart for all other transcripts

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

**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.

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

**Signature and date.** Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.

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

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

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

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

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

## Privacy Act and Paperwork Reduction Act

**Notice.** We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. 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 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.