



Here's the information you requested about assistance for your home loan. We need some more information to determine if you're eligible. Be sure to review the details and follow the steps. We're here to help – just call us at 1-877-230-8516.

Options may be available

You may qualify for temporary or long-term relief, including solutions that may allow you to stay in your home (repayment, forbearance, loan modification) or leave your home while avoiding foreclosure (short sale or deed-in-lieu of foreclosure). Eligibility depends on your individual circumstance.

If you want to sell or vacate your home, call us at 1-877-230-8516 for your next steps – you may not need to complete all of the information enclosed.

Here's what you need to do

Review the information provided to understand your options and responsibilities. Then, send us the Borrower Assistance Package by following the steps below to help us understand your situation.

- Complete and sign the Borrower Assistance Form.
- Complete and sign IRS Form 4506T-EZ or if you have self-employment income, Form 4506T.
- Gather additional documents requested in the Hardship Affidavit and Financial Information sections of the Borrower Assistance Form.
- **Send all completed forms and required documents to us in the enclosed envelope as soon as possible**, (or upload online at capitalone360.com, fax to 1-866-247-6402 or mail to P.O. Box 21887, Eagan, MN 55121).

Once we receive and evaluate your information, we'll contact you regarding any eligible options available to you and next steps.

We're Here to Help

It's critical that you work with us on a resolution for any issues that affect your ability to make timely loan payments, whether your challenges are temporary or long term. The sooner you respond, the sooner we can determine whether you qualify for assistance. If you need help or have questions, call us at 1-877-230-8516.

For assistance with exploring your options, the Federal government provides contact information for HUD-approved housing counseling agencies. You may contact the Department of Housing and Urban Development at <http://www.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm> or by calling 1-800-569-4287. Borrowers needing a Telecommunication Device for the Deaf (TDD) to call the counseling line can contact the Federal Information Relay Service number at 1-800-877-8339.

If you need assistance with translation or other language assistance, HUD-approved housing counseling agencies can help you understand these options. These services are provided without charge.

Para asistencia en español favor de comunicarse con un agente autorizado por el Departamento de Vivienda y Desarrollo Urbano (HUD) marcando el 1-800-225-5342. Estos servicios son gratuitos. Es muy importante que se comunique con un agente autorizado lo antes posible. El agente le explicara sus opciones para restablecer sus pagos hipotecarios.

Questions? Call us at 1-877-230-8516, weekdays from 8 AM to 8 PM ET.



Borrower Assistance Form

Be sure to complete all information on this form. Then return it, along with the documents requested in the Hardship Affidavit and Financial Information sections, in the enclosed envelope (or you can upload it online, fax or mail it to us – info below). We're available to help – just call us at 1-877-230-8516.

Online: capitalone360.com or Fax: 1-866-247-6402 or Mail: Capital One
P.O. Box 21887
Eagan, MN 55121

Property Intent

Property Address:

The property is my: Primary Residence Second Home Investment Home

The property is: Owner Occupied Renter Occupied Vacant

I want to: Keep the Property Sell the Property Vacate the Property Undecided

If you intend to sell or vacate the property, the information requested on this form may not be required – call us at 1-877-230-8516 to discuss your options and next steps.

Borrower Information

Borrower's Name		Co-Borrower's Name (if applicable)	
Social Security Number		Social Security Number	
Date of Birth		Date of Birth	
Primary Phone Number	<input type="checkbox"/> This is a cell phone	Primary Phone Number	<input type="checkbox"/> This is a cell phone
Mailing Address		Mailing Address (if different than borrower)	

Has any borrower filed for bankruptcy or in active bankruptcy proceedings? Yes No
If yes, complete the rest of this box

What Chapter? Chapter 7 Chapter 11 Chapter 12 Chapter 13

Filing Date

Was your bankruptcy discharged? Yes No

Bankruptcy case number

Is any borrower an active duty service member or served within the last year? Yes No

Service members may be eligible for certain benefits or protections.



Property Information		
All information in this section is for the property associated with the loan for which you're requesting help		
Is the property for sale?	<input type="checkbox"/> Yes <input type="checkbox"/> No <i>If yes, complete the rest of this box</i>	We require additional documents before closing for a short sale, including, but not limited to, the following: <ul style="list-style-type: none"> Listing Agreement Sales Contract/Purchase Agreement Closing Disclosure
Have you received an offer on the property?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Date of offer	<input style="width: 100%;" type="text"/>	
Amount of offer	\$ <input style="width: 100%;" type="text"/>	
For sale by owner (no real estate agent)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Real estate agent's name	<input style="width: 100%;" type="text"/>	
Real estate agent's phone number	<input style="width: 100%;" type="text"/>	
Are you aware of any other liens on the property? (e.g. other mortgages, tax, mechanics or HOA liens) <input type="checkbox"/> Yes <input type="checkbox"/> No <i>If yes, complete the rest of this box</i>		
Lien Holder Name (for example, county name or company name)		Balance
<input style="width: 100%;" type="text"/>		\$ <input style="width: 100%;" type="text"/>
<input style="width: 100%;" type="text"/>		\$ <input style="width: 100%;" type="text"/>
<input style="width: 100%;" type="text"/>		\$ <input style="width: 100%;" type="text"/>
<input style="width: 100%;" type="text"/>		\$ <input style="width: 100%;" type="text"/>

Hardship Affidavit
I'm having difficulty making my payment because: <i>(Choose only one and be sure to provide any required documents for the reason selected.)</i>
<input type="checkbox"/> Unemployment
<input type="checkbox"/> Household income was reduced <i>(ex. under-employment, reduced pay/hours, or decline in business earnings.)</i>
<input type="checkbox"/> Expenses increased <i>(ex. monthly mortgage payment adjustment, high medical or health care costs, uninsured losses, increased utilities or property taxes)</i>
<input type="checkbox"/> Monthly debt payments are excessive and overextended with creditors <i>(includes credit cards, home equity loans, and other debt)</i>
<input type="checkbox"/> Cash reserves, including all liquid assets, are insufficient to maintain current mortgage payment and cover basic living expenses at the same time
<input type="checkbox"/> Home loan has a balloon payment that's not affordable
<input type="checkbox"/> Illness or disability of a borrower or dependent family member



<input type="checkbox"/> Relocation greater than 50 miles one-way from current residence to a closer employment ✓ If you're an active duty service member relocating due to a Permanent Change of Station, provide a notice of PCS or actual PCS orders Active duty servicemembers relocating due to PCS orders can skip the Financial Information section
<input type="checkbox"/> Death of a borrower or co-borrower ✓ Provide a certified copy of the death certificate ✓ Provide the document naming the executor of the estate (if applicable)
<input type="checkbox"/> Divorce or legal separation of a borrower or co-borrower ✓ Provide a divorce decree or separation agreement signed by the court ✓ Provide the recorded quit claim deed (if applicable)
<input type="checkbox"/> Other – include the details below (attach additional pages if needed)
<div style="border: 1px solid black; height: 20px; width: 100%;"></div>
Date hardship began (MM/DD/YY): <div style="border: 1px solid black; width: 150px; height: 20px; display: inline-block;"></div>
I believe my hardship is: <input type="radio"/> Short Term (0-6 months) <input type="radio"/> Medium Term (6-12 months) <input type="radio"/> Long Term (12+ months)

Financial Information	
Monthly Household Income	
<i>Complete the section for each type of income you have and provide all supporting documents listed.</i>	
Gross Wages (before taxes)	\$ <div style="border: 1px solid black; width: 100px; height: 20px; display: inline-block;"></div>
✓ Provide 2 most recent paystubs showing at least 4 weeks of earnings AND year-to-date gross and net earnings Are you paid 12 months out of the year (<i>ex. some teachers may not be paid during the summer</i>)? <input type="radio"/> Yes <input type="radio"/> No If no, how many months? _____	
Self-Employed Income	\$ <div style="border: 1px solid black; width: 100px; height: 20px; display: inline-block;"></div>
✓ Provide business tax returns including all schedules (if applicable) ✓ Provide your most recent signed and dated quarterly or YTD profit & loss statement (see sample statement enclosed)	
Unemployment Income	\$ <div style="border: 1px solid black; width: 100px; height: 20px; display: inline-block;"></div>
✓ Provide award letter showing amount and duration of payments	
Social Security, Disability, Pensions, Public Assistance, or Retirement Income	\$ <div style="border: 1px solid black; width: 100px; height: 20px; display: inline-block;"></div>
✓ Provide documentation showing the amount and frequency of each payment, such as an award letter, plan document or benefits statement ✓ Provide 2 months most recent bank statements showing proof of deposit (<i>include all pages</i>)	



Child Support /Alimony Income	\$
<i>This income doesn't need to be revealed if you don't choose to have it considered for repaying this loan</i>	
<ul style="list-style-type: none"> ✓ Provide documentation showing the amount and frequency of each payment, such as an award letter, plan document or benefits statement ✓ Provide 2 months most recent bank statements showing proof of deposit <i>(include all pages)</i> 	
Rental Income	\$
<ul style="list-style-type: none"> ✓ Provide a copy of mortgage statement showing payment of taxes and insurance ✓ Provide a copy of current and signed lease agreement ✓ Provide 2 months most recent bank statements showing proof of deposit <i>(include all pages)</i> 	
Investment Income	\$
<ul style="list-style-type: none"> ✓ Provide 2 months most recent investment statements ✓ Provide 2 months most recent bank statements showing proof of deposit <i>(include all pages)</i> 	
Income Assistance from Friends, Family or other 3rd Party (excluding co-borrower)	\$
<ul style="list-style-type: none"> ✓ Provide signed and dated letter from the person providing assistance ✓ Provide 2 months most recent bank statements showing proof of deposit <i>(include all pages)</i> 	
Other Income	\$
<ul style="list-style-type: none"> ✓ Provide documentation describing the type, amount, and frequency of the income 	
Total Monthly Household Income	\$0
Household Assets	
<i>Complete for all assets associated with the property and/or borrowers, excluding retirement funds. If your loan is FHA-insured, you must provide the 2 most recent account statements for each account (include all pages).</i>	
Checking Account(s)	\$
Savings/Money Market Account(s)	\$
CDs	\$
Stocks and Bonds	\$
Other Cash on Hand	\$
Other Real Estate <i>(estimated value)</i>	\$
Other _____	\$
Total Household Assets	\$0.00
Monthly Household Debt Obligations	
Only include expenses that you're obligated to pay each month.	
1 st Mortgage Principal & Interest Payment <i>(for subject property)</i>	\$
2 nd Mortgage Principle & Interest Payment <i>(for subject property)</i>	\$
Homeowner's Insurance <i>(for subject property)</i>	\$
Property Taxes <i>(for subject property)</i>	\$



HOA/Condo/Co-op fees (for subject property)	\$
Mortgage Payments for Any Other Properties	\$
Credit Card, Installment Loans, and Student Loans Payment	\$
Child Support/Alimony Payments	\$
<i>This doesn't need to be revealed if you don't choose to have it considered for repaying this loan</i>	
Auto loan/lease Payment	\$
Other Debt Payments _____	\$
Total Household Monthly Debt Obligations	\$ 0.00

Additional Household Monthly Living Expenses		
<i>Complete this section ONLY if your loan is FHA-insured.</i>		
Expense Type	Borrower	Co-Borrower
School Tuition	\$	\$
Child Care	\$	\$
Automobile expenses (ex. insurance, gas, and maintenance). <i>Exclude lease/loan payments.</i>	\$	\$
Food	\$	\$
Life Insurance Premium	\$	\$
Medical Costs	\$	\$
Utility Bills	\$	\$
Clothing	\$	\$
Cable, Internet, and Phone Bills	\$	\$
Total Additional Household Monthly Living Expenses	\$ 0.00	\$ 0.00

Other Properties Owned

Do you own any other properties? Yes No If yes, provide the following for each property:

- ✓ Most recent mortgage statement
- ✓ If the property isn't escrowed, the most recent tax bill
- ✓ If the property isn't escrowed, the most recent homeowner's insurance declaration

Credit Counseling	
Have you contacted a credit counseling agency for help? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, provide the following:	
Counselor's Name:	<input type="text"/>
Agency's Name:	<input type="text"/>
Counselor's Phone Number:	<input type="text"/>
Counselor's Email:	<input type="text"/>



Acknowledgement and Agreement

I/We certify, acknowledge and agree to the following:

1. All of the information in this Borrower Assistance Form is truthful and the hardship identified contributed to the need for mortgage relief.
2. The accuracy of the statements may be reviewed by the servicer, owner or guarantor of the mortgage, their agent(s), or an authorized third party, and I/we may be required to provide additional supporting documentation. I/We will provide all requested documents and will respond timely to all servicer, or authorized third party, communications.
3. Knowingly submitting false information may violate Federal and other applicable law.
4. If I/we intentionally defaulted on the existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this request for mortgage relief or if I/we do not provide all required documentation, the servicer may cancel any mortgage relief granted and may pursue foreclosure on my/our home and/or pursue any available legal remedies.
5. The servicer is not obligated to offer assistance based solely on the representations in this document or other documentation submitted in connection with my/our request.
6. I/We may be eligible for a trial period plan, repayment plan or forbearance plan. If eligible for one of these plans, I/we agree that:
 - a. All the terms of this Acknowledgment and Agreement are incorporated by reference into your final plan as though fully set forth.
 - b. The first timely payment under the plan may serve as acceptance of the terms set forth in the notice of the plan sent by the servicer.
 - c. The servicer's acceptance of any payments under the plan will not be a waiver of any acceleration of the loan or foreclosure action that occurred and will not cure my default unless such payments are sufficient to completely cure my entire default under my loan.
 - d. Payments due under a trial period plan for a modification may contain escrow amounts. If I was not previously required to pay escrow amounts, and my trial period plan contains escrow amounts, I agree to the establishment of an escrow account and agree that any prior waiver is revoked. Payments due under a repayment plan or forbearance plan may or may not contain escrow amounts. If I was not previously required to pay escrow amounts and my repayment plan or forbearance plan contains escrow amounts, I agree to the establishment of an escrow account and agree that any prior escrow waiver is revoked.
7. A condemnation notice has not been issued for the property.
8. The servicer or authorized third party including, but not limited to, a counseling agency, Housing Finance Agency (HFA) or other similar entity that is assisting in obtaining a foreclosure prevention alternative, will obtain a current credit report on all borrowers obligated on the Note.
9. The servicer or authorized third party will collect and record personal information submitted in this Borrower Assistance Form and during the evaluation process. This personal information may include, but is not limited to: (a) name, address, telephone number, (b) Social Security number, (c) credit score, (d) income, and (e) payment history and information about account balances and activity. I/We understand and consent to the servicer or authorized third party, as well as any investor or guarantor, disclosing personal information and the terms of any relief or foreclosure alternative that I/we receive to the following:
 - a. Any investor, insurer, guarantor, or servicer that owns, insures, guarantees, or services the first lien or subordinate lien (if applicable) mortgage loan(s) or any companies that perform support services to them; and
 - b. The U.S. Department of Treasury, Fannie Mae and Freddie Mac, in conjunction with their responsibilities under the Making Home Affordable program, or any companies that perform support services to them.
10. I/We consent to be contacted concerning this request for mortgage assistance at any telephone number, including mobile telephone number, to the lender/servicer/ or authorized third party.

Borrower Signature

Date

Co-Borrower Signature

Date



Real Estate Fraud Certification

The following information is requested by the federal government in accordance with the Dodd-Frank Wall Street Reform and Consumer Protection Act (Pub. L. 111-203). You are required to furnish this information. The law provides that no person shall be eligible to begin receiving assistance from the Making Home Affordable Program, authorized under the Emergency Economic Stabilization Act of 2008 (12 U.S.C. 5201 et seq.), or any other mortgage assistance program authorized or funded by that Act, if such person, in connection with a mortgage or real estate transaction, has been convicted, within the last 10 years, of any one of the following: (A) felony larceny, theft, fraud, or forgery, (B) money laundering or (C) tax evasion.

I/We certify under penalty of perjury that I/we have not been convicted within the last 10 years of any one of the following in connection with a mortgage or real estate transaction: (a) felony larceny, theft, fraud, or forgery, (b) money laundering, or (c) tax evasion

I/We understand that the servicer, the U.S. Department of the Treasury, or their respective agents may investigate the accuracy of my statements by performing routine background checks, including automated searches of federal, state and county databases, to confirm that I/we have not been convicted of such crimes.

I/We also understand that knowingly submitting false information may violate Federal law.

This certificate is effective on the earlier of the date listed below or the date this hardship affidavit is received by your servicer.

Borrower Signature

Date

Co-Borrower Signature

Date

Government Monitoring Data

The following information is requested by the Federal Government if this loan is related to a dwelling, in order to monitor the lender's compliance with equal credit opportunity and fair housing laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations this lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above information, please initial below.

Borrower:

I do not wish to furnish this information
(initial) _____

Race/National Origin:

- American Indian or Alaskan Native
- Asian or Pacific Islander
- Black or African American, not of Hispanic origin
- Native Hawaiian or Other Pacific Islander
- Hispanic
- White, not of Hispanic origin
- Other (specify) _____

Sex:

- Male
- Female

Co-Borrower:

I do not wish to furnish this information
(initial) _____

Race/National Origin:

- American Indian or Alaskan Native
- Asian or Pacific Islander
- Black or African American, not of Hispanic origin
- Native Hawaiian or Other Pacific Islander
- Hispanic
- White, not of Hispanic origin
- Other (specify) _____

Sex:

- Male
- Female

(Rev. August 2014)

Department of the Treasury
Internal Revenue Service

► **Request may not be processed if the form is incomplete or illegible.**
► **For more information about Form 4506T-EZ, visit www.irs.gov/form4506tez.**

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

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

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

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

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

Third party name	Telephone number
Capital One, N.A.	1-877-230-8516
Address (including apt., room, or suite no.), city, state, and ZIP code	
P.O. Box 21887, Eagan MN 55121	

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

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

2015	2014	2013	2012
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Note. If the IRS is unable to locate a return that matches the taxpayer identity information provided above, or if IRS records indicate that the return has not been filed, the IRS will notify you or the third party that it was unable to locate a return, or that a return was not filed, whichever is applicable.

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

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

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

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

Future Developments

For the latest information about developments related to Form 4506T-EZ, such as legislation enacted after it was published, go to www.irs.gov/form4506tez.

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

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

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

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

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

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

If you filed an individual return and lived in:

Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address

Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming

Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia

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

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

RAIVS Team
Stop 37106
Fresno, CA 93888
559-456-7227

RAIVS Team
Stop 6705 P-6
Kansas City, MO 64999
816-292-6102

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

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

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

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

The time needed to complete and file Form 4506T-EZ will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 9 min.; **Preparing the form**, 18 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

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

Internal Revenue Service
Tax 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.

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

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

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

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

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

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)	
5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. Capital One, N.A., P.O. Box 21887, Eagan, MN 55121, 1-877-230-8516	

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 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. ▶ 1040

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.

12 / 31 / 2015	12 / 31 / 2014	12 / 31 / 2013	12 / 31 / 2012
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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:** For transcripts being sent to a third party, this form must be received 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
Sign Here		
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.

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.

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
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
Alabama, 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
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 P-6 Kansas City, MO 64999
	816-292-6102

Chart for all other transcripts

If you lived in or your business was in:

	Mail or fax to:
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, 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 P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409
	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	Internal Revenue Service RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250
	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 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 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.

 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.

Frequently Asked Questions

1. What Happens Once I Send the Borrower Assistance Package to You?

We'll contact you within 3 business days after we receive your package to let you know we received it. Within 5 business days, we'll send you a letter with a list of documents we received and let you know if we're missing any information. We'll also include the date the missing information must be submitted.

After we receive a complete package, your application will be reviewed to evaluate your eligibility for foreclosure prevention alternatives – this could take up to 30 days. During our review we may identify additional information we need from you to evaluate your financial situation, which could increase our review time. We can't guarantee that you'll receive any (or a particular type of) assistance. When our evaluation is complete, we'll send you written notification of the results.

Be sure to submit your Borrower Assistance Package as soon as possible.

2. What Happens to My Mortgage While You're Evaluating My Borrower Assistance Package?

You remain obligated to make all regularly scheduled loan payments as they come due, even while we're evaluating the types of assistance that may be available.

3. Will the Foreclosure Process Begin If I Don't Respond to this Letter?

If you have missed 4 monthly payments or more or if the property is vacant or abandoned, we may refer your mortgage to foreclosure.

4. What if My Property is Scheduled for a Foreclosure Sale Now or in the Future?

If you submit a complete Borrower Assistance Package more than 30 calendar days prior to a foreclosure sale, we'll request that the foreclosure be placed on hold while you're being evaluated for foreclosure prevention alternatives. The hold will continue until a decision is made and any applicable time period to accept an option or appeal the denial of a loan modification expires. Even if we're able to approve you for a foreclosure alternative prior to a sale, a court with jurisdiction over the foreclosure proceeding (if any) or public official charged with carrying out the sale may not stop the scheduled sale.

If you submit a complete package less than 30 calendar days before a scheduled foreclosure sale, we won't review it for foreclosure prevention alternatives. However, if your property is (1) in Minnesota, (2) the loan is FHA-insured, or (3) the investor is Fannie Mae (FNMA) or Freddie Mac (FHLMC), you may have additional time to submit a complete package and suspend foreclosure activity - call us at 1-877-230-8516 for more details.

5. Will My Property be Sold at a Foreclosure Sale If I Accept a Foreclosure Alternative?

No, foreclosure activity will be suspended once you accept a foreclosure alternative and are complying with all applicable terms and conditions.

6. How Will My Credit Score Be Affected by Late Payments, Being in Default, or Accepting a Foreclosure Prevention Option?

The status of your loan will continue to be reported to credit reporting agencies in accordance with the requirements of the Fair Credit Reporting Act and the Consumer Data Industry Association requirements. While the effect on your credit will depend on your individual credit history, credit scoring companies generally consider entering into a plan with reduced payments as increasing your credit risk. As a result, your credit score may be adversely affected, particularly if you're current on your mortgage or otherwise have a good credit score.

7. Where Can I Find More Information on Foreclosure Prevention or Foreclosure Prevention Counseling?

See the enclosed Information on Avoiding Foreclosure for more details. For help exploring your options, the Federal government provides contact information for housing counselors, which you can access by contacting the Department of Housing and Urban Development at <http://www.hud.gov/offices/hsg/sfh/hcc/fc/> or by calling 1-800-569-4287.



Additional information is provided by Capital One at CapitalOne.com, Fannie Mae at KnowYourOptions.com, Freddie Mac at FreddieMac.com/avoidforeclosure, and the FHA at http://portal.hud.gov/hudportal/HUD?src=/topics/avoiding_foreclosure.

Beware of Foreclosure Rescue Scams - Tips & Warning Signs

There should never be a fee from your servicer or qualified counselor to obtain assistance or information about foreclosure prevention options. However, foreclosure prevention has become a target for scam artists. Be wary of companies or individuals offering to help you for a fee, and never send a mortgage payment to any company other than the one listed on your monthly mortgage statement or one designated to receive your payments under a state assistance program. Scam artists are stealing millions of dollars from distressed homeowners by promising immediate relief from foreclosure, or demanding cash for counseling services when HUD-approved counseling agencies provide the same services for FREE. If you receive an offer, information or advice that sounds too good to be true, it probably is. Don't let them take advantage of you, your situation, your house or your money. We suggest using the HUD Web site referenced in question 7 to locate a counselor near you. **Remember, help is FREE.**

How to Spot a Scam – beware of a company or person who:

- Asks for a fee in advance to work with your lender to modify, refinance or reinstate your mortgage.
- Guarantees they can stop a foreclosure or get your loan modified.
- Advises you to stop paying your mortgage company and pay them instead.
- Pressures you to sign over the deed to your home or sign any paperwork that you haven't had a chance to read, and you don't fully understand.
- Claims to offer "government-approved" or "official government" loan modifications.
- Asks you to release personal financial information online or over the phone and you have not been working with this person and/or do not know them.

How to Report a Scam – do one of the following:

- Go to www.preventloanscams.org and fill out the Loan Modification Scam Prevention Network's (LMSPN) complaint form online and get more information on how to fight back. Note: you can also fill out this form and send to the fax number/e-mail/address (your choice!) on the back of the form.
- Call 1(888)995-HOPE (4673) and tell the counselor about your situation and that you believe you got scammed or know of a scam.

The Loan Modification Scam Prevention Network is a national coalition of governmental and private organizations led by Fannie Mae, Freddie Mac, NeighborWorks America™ and the Lawyers' Committee for Civil Rights Under Law.

Appraisal Rights Notice

In connection with your review for a loan modification, Capital One may order a valuation to determine the Property's value and will not charge you for this valuation. Capital One will promptly give you a copy of any valuation, even if you are denied for a loss mitigation workout. Capital One will send our assessment of the valuation to the address listed on your account. You can pay for an additional valuation for your own use at your own cost.



Information on Avoiding Foreclosure

Mortgage Programs Are Available to Help

There are a variety of programs available to help you resolve your delinquency and keep your home. You may be eligible to refinance or modify your loan to make your payments and terms more manageable, for instance, lowering your monthly payment. Or, if you missed a few payments, you may qualify for a temporary (or permanent) solution to help you get your finances back on track. The type of loan you have will determine the exact options available for you. Depending on your circumstances, staying in your home may not be possible. However, a short sale or deed-in-lieu of foreclosure may be a better choice than foreclosure – see the table below for more information:

	Option	Overview	Benefits
Retain Your Property	Refinance	Receive a new loan with a lower interest rate or other favorable terms	Makes your payment or terms more affordable
	Reinstatement	Pay the total amount you owe, in a lump sum payment and by a specific date. This may follow a forbearance plan as described below	Allows you to avoid foreclosure by bringing your mortgage current if you can show you have funds that will become available at a specific date in the future
	Repayment Plan	Pay back your past-due payments together with your regular payments over an extended period of time	Allows you time to catch up on late payments without having to come up with a lump sum
	Forbearance Plan	May allow for a period of reduced or suspended payments and may provide specific terms for repayment	Have time to improve your financial situation and get back on your feet
	Modification	Receive modified terms of your mortgage to make it more affordable or manageable after successfully making the reduced payment during a “trial period” (i.e., completing a three [or four] month trial period plan)	Permanently modifies your mortgage so that your payments or terms are more manageable as a permanent solution to a long-term or permanent hardship
Vacate Your Property	Short Sale	Sell your home and pay off a portion of your mortgage balance when you owe more on the home than it is worth	Allows you to transition out of your home without going through foreclosure. In some cases relocation assistance may be available
	Deed-in-Lieu of Foreclosure	Transfer the ownership of your property to us	Allows you to transition out of your home without going through foreclosure. In some cases relocation assistance may be available. This is useful when there are no other liens on your property

We Want to Help

Complete and return the enclosed information to start the process to get the help you need now.



BEHIND ON YOUR MORTGAGE PAYMENTS?

Help is available.

FREE assistance from HUD-approved housing counseling agencies is available to you.

Housing Counselors at non-profit or government agencies approved by the U.S. Department of Housing and Urban Development (HUD) are trained to help homeowners who are having problems making their mortgage payments. Counselors can help you find the best option for your situation.

HUD-approved Housing Counselors will:

- Work with you in person or over the phone.
- Help you understand your housing options.
- Help communicate with your lender.
- Recommend financial tools to help you solve current problems and avoid future ones.
- Connect you with local resources that may provide you with additional assistance.

This Help is Free.

HUD approved housing counseling agencies cannot charge to help you explore your options if you are having trouble paying your mortgage loan.

- Watch out for companies that charge a fee for these services. It may be a scam.
- Check www.hud.gov/findacounselor to confirm the counseling agency is HUD-approved.

HOW TO FIND A HOUSING COUNSELOR TODAY:

- **Online.** Search for a housing counseling agency near you at: www.hud.gov/findacounselor or <http://www.consumerfinance.gov/find-a-housing-counselor/>
- **By Phone.** Call HUD's Housing Counseling Locator Service at **(800) 569-4287**.
 - Persons with hearing or speech impairments may access this number via TTY by calling the Federal Information Relay Service at **(800) 877-8339**.
 - Comprehensive foreclosure assistance is available around the clock at **(888) 995-HOPE (4673)**.



¿Está atrasado en sus pagos hipotecarios?

Hay ayuda disponible.

Hay ayuda GRATIS a su disposición ofrecida por agencias de asesoría en vivienda aprobadas por HUD.

Los Consejeros de vivienda en las agencias sin fines de lucro o agencias del gobierno aprobadas por el Departamento de Vivienda y Desarrollo Urbano de los EE. UU. (HUD) están capacitados para ayudar a los propietarios de vivienda que están teniendo problemas con sus pagos hipotecarios. Los consejeros le pueden ayudar a encontrar la mejor opción para su situación.

Los Consejeros de vivienda aprobados por HUD podrán:

- Trabajar con usted en persona o por teléfono.
- Ayudarle a comprender sus opciones de vivienda.
- Ayudarle a comunicarse con su prestamista.
- Recomendar herramientas financieras para ayudarle a resolver sus problemas actuales y evitar problemas futuros.
- Conectarlo con los recursos locales que puedan proveerle ayuda adicional.

Esta ayuda es gratis.

Las agencias de asesoría en vivienda aprobadas por HUD no le pueden cobrar por ayudarle a explorar sus opciones si tiene problemas para hacer sus pagos hipotecarios.

- Protéjase contra las compañías que cobran por estos servicios. Puede ser una estafa.
- Vea www.hud.gov/findacounselor para confirmar que la agencia de asesoría está aprobada por HUD.

CÓMO ENCONTRAR UN CONSEJERO DE VIVIENDA HOY MISMO:

- En línea. Busque una agencia de asesoría en vivienda cerca de usted en: www.hud.gov/findacounselor o <http://www.consumerfinance.gov/find-a-housing-counselor/>
- Por teléfono. Llame al servicio localizador de asesoría en vivienda de HUD al (800) 569-4287.
- Las personas con discapacidades auditivas o del habla pueden acceder este número via TTY, llamando al Servicio Federal de Transmisión de Información al (800) 877-8339.
- Hay ayuda disponible para la ejecución hipotecaria las 24 horas al (888) 995-HOPE (4673).



FEDERAL HOUSING ADMINISTRATION

SHOULD I BE AWARE OF ANYTHING ELSE?

Beware of foreclosure prevention scams! You may be approached by organizations with official sounding names offering a quick fix to your mortgage problems. They often charge hefty fees or require that you "temporarily" sign over your deed to them. Remember — solutions that sound too good to be true usually are. These precautions will help you avoid being taken by a scam artist:

1. Never sign any papers you don't fully understand.
2. Check with a lawyer, your lender or trusted advisor, or a HUD-approved housing counselor before entering into any deal involving a loan assumption, contract of sale or a transfer of the deed to your home.
3. If you can't afford your current mortgage, don't be talked into refinancing into a new loan with a higher payment.

To find a HUD counselor in your area call:

1-800-569-4287 or TDD 1-800-877-8339.

WHAT IS FHA?

The Federal Housing Administration is part of the U.S. Department of Housing and Urban Development (HUD). FHA provides mortgage insurance to approved lenders who in turn offer mortgage loan financing to individuals and families throughout the United States and territories. The FHA mortgage insurance enables approved mortgagees to provide home loans to eligible borrowers who might not otherwise qualify for other mortgage loan financing. FHA borrowers are often first-time homebuyers, moderate income families or folks who can't afford a large downpayment.

To learn more about FHA's programs, please visit:

www.bud.gov/fha or contact the

FHA Resource Center:

1-800-CALL-FHA (1-800-225-5342)

Federally Insured, Always There!

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
FEDERAL HOUSING ADMINISTRATION
451 SEVENTH STREET S.W.
WASHINGTON, D.C. 20410



MAKING HOME AFFORDABLE.SM
1-888-995-HOPE

HUD-2008-5-FHA
April 2012



FEDERAL HOUSING ADMINISTRATION

SAVE YOUR HOME

Tips to Avoid Foreclosure



www.bud.gov/fha
1-800-CALL-FHA
(1-800-225-5342)



HELP! I CAN'T MAKE MY MORTGAGE PAYMENT.

Every day thousands of people like you have trouble making the next mortgage payment. Though things may seem hopeless, help is available. However, you need to take the first step! If you ignore the problem you may lose your home to foreclosure, possibly affecting your ability to qualify for credit or to rent another home.

WHAT SHOULD I DO?

1. Contact your lender right away. You can find a contact number on your mortgage statement. When you call, be prepared to explain:
 - ✓ Why you are unable to make your payment.
 - ✓ Whether the problem is temporary or permanent.
 - ✓ Details about your income, expenses, and other assets like cash in the bank.
2. If you are uncomfortable talking to your lender, a HUD-approved housing counseling agency can help you understand your options. These services are free of charge.
3. Open all of the mail you receive from your lender. It contains valuable information about repayment options. Later mail may have important legal notices. Failing to read the mail will not prevent a foreclosure action.
4. Look for ways to increase the amount you have available to make your mortgage payments. Can you cancel cable TV, pack lunches, or get a part-time job? While these actions may not replace all of your lost income, they send a strong message to your lender that you are serious about keeping your home.

NOTHING IS WORSE THAN DOING NOTHING!

WHAT OPTIONS WILL HELP ME KEEP MY HOME?

FHA provides, as part of its insurance contract with lenders, loss mitigation actions the lender must evaluate and take, when appropriate, to reduce financial losses on loans in default. Your lender needs information from you to fully evaluate these options. If you want to keep your home, talk to your lender about available workout options for home retention. While the options listed here are for borrowers with FHA-insured loans, most lenders offer similar workout plans designed to help you keep your home.

Special Forbearance. Your lender may provide for a temporary reduction or suspension of your payments to allow you time to overcome the problem that reduced your income. Then you may be offered a payment plan so you can pay back the missed payments a little at a time until you are caught up. An extended forbearance period may be provided to unemployed borrowers who are actively seeking employment.

Mortgage Modification. A modification is a permanent change to your loan through which the overdue payments may be added to your loan balance, the interest rate may be changed or the number of years you have to pay off the loan may be extended.

Partial Claim. In a Partial Claim, a borrower receives a second loan in an amount necessary to bring the delinquent loan current. The loan is interest free and does not need to be repaid until you pay off your first mortgage or sell your house. This option is only available to borrowers with FHA-insured loans. However, if you have a conventional loan, ask your lender if they offer an "advance claim."

FHA-Home Affordable Modification Program (FHA-HAMP). This option combines an enhanced partial claim with a loan modification. Under the FHA-HAMP, the partial claim loan will not only include any amounts necessary to bring your mortgage current but

may also include an amount to reduce your existing loan balance by up to 30%. The reduced loan balance will then be modified to lower your monthly mortgage payment to an affordable level. As described above, the partial claim loan is interest free, but must be repaid when you pay off your first mortgage or sell your house.

To qualify for any of these options, you will need to provide your lender with current information about your income and expenses. Also, your lender may require that you agree to a payment plan for three or more months to demonstrate your commitment before you are approved for a modification or partial claim.

WHAT OPTIONS DO I HAVE IF I CAN'T KEEP MY HOME?

If your income or expenses have changed so much that you are not able to continue paying the mortgage even under a workout plan offered by your lender, you should consider the options below.

Pre-foreclosure sale. With your lender's permission you can offer your house for sale and sell it at fair market value even if the amount you receive from the sale is less than the amount you owe. If you meet certain conditions, you may be eligible to receive relocation expenses.

Deed-in-lieu of foreclosure. As a last resort, you may be able to voluntarily give your property back to your lender. If you leave the property clean and undamaged you may be eligible to receive relocation expenses.

There could be income tax consequences to any plan that reduces the amount of debt you owe so check with a tax advisor before accepting these workout options.

Contact FHA

Struggling homeowners with FHA-insured loans can get assistance by contacting HUD's National Servicing Center at (877) 622-8525. Persons with hearing or speech impairments may reach this number via TDD/TTY by calling (800) 877-8339.