



Loan Modification Document Checklist

Income Verification Documentation

Wage Earners

- Paycheck Stubs (most recent 30 days)
- Tax Returns & W2 Forms (last 2 years)
- 2 Months Personal Bank Statements (all pages, can not be transaction summary/history)
- Proof of Any Other Income

Self Employed

- 3-6 Months Business Bank Statements (all pages, can not be transaction summary/history)
- 2 Months Personal Bank Statements (all pages, can not be transaction summary/history)
- Tax Returns (last 2 years, must include all pages and schedules)
- Corporate Tax Returns (if files separately from personal, all pages)
- Proof of Any Other Income

Retired/Social Security/Disability

- Award Letter (received at the beginning of each year, may have to call SS Office to obtain)
- 2 Months Bank Statements (all pages, must be from the account income is deposited into)
- 1099 Tax Forms (received at the beginning of each year, breakdown of yearly income)
- Pension (award letter or distribution letter stating how much monthly amount will be)
- Tax Returns (last 2 years if required to file)
- Proof of Any Other Income

Property Information Documentation

- Mortgage Statement (for all mortgages, including properties we are not doing)
- Rental Contracts (required for any rental properties owned where income is received)
- Proof of Homeowner's Insurance Declarations Page
- Homeowner's Association (copy of the bill, proof HOA is current)
- Copy of Recent Tax Bill
- Legal Notices (foreclosure filings, liens, etc)
- Current Utility Bill (must have your name and address on it)

EM Lynch Documentation

- Authorization to Represent & Release Information (one must be filled out per loan to be modified)
- Financial Worksheet (please fill out completely)
- Client Information Form (please fill out completely) 1003-EZ
- Hardship letter (see sample page attached)
- EM Lynch Contract
- Payment Options (please check payment options)
- Expectations (please sign as acknowledgement of receipt)
- 4506-T Request for Transcripts

EM Lynch Marketing & Associates

7154 E. Stetson Drive Suite 330 Scottsdale, AZ 85251

(O) 602-334-4829 (F) 800-517-1254



Expectations

1. **Be Patient** – This process can be lengthy. Unfortunately we do not control how long a file takes to complete. On avg. the process takes about 3-4 months. This is not a deadline. Some files go very quickly while others take longer. The overall situation of the client, as well as the current lien holder will ultimately determine how long it will take to complete. _____
2. **Updates** – Throughout this process one of the complaints we tend to hear from clients is a lack of updates. We contact each lender 1, or even 3 times per week on each file. If during that call we get a solid update, meaning we need something from you or the file is approved, we will call you immediately. However, many times the answer from the lender is that we have received your file and are reviewing it, no documentation is needed, and for us to call back in a week. If this is the answer that we get from your lender we will not call to update you with this info. At anytime if you want the latest update on your file you can call (602) 334-4829. This is our informational desk and you can get any information that we have available on your file. _____
3. **First 30 Days** – During the first 30 days clients should not expect many updates. Do not be alarmed or think that nothing is happening. In actuality a lot is going on. We will submit your “authorization to release information form” to the lender which on avg. takes about 3-5 business days to complete and have us set up. Remember, when dealing with the lenders they only deal in business days, not calendar days. Once we are authorized you will be assigned to our negotiator team who will begin working and structuring your file. Once the negotiator feels they have your file in a good situation they will contact the lender and verbally go over different scenarios. The goal is to obtain a pre-approval or have the lender state to us verbally that based on your scenario and numbers, they do have a program for you. Only when they state that you are pre-approved or have a program will we submit the full file for the lender to review. The last thing we want to do is go over all of your numbers, get declined, and then submit further paperwork that will continue to disqualify you. As you can tell many things will go on in the first 30 days, but this is all preparation. If we need anything from you or if the negotiator has a very specific question we will contact you. Do not expect many updates in the first 30 days. _____
4. **Should I or Should I not Make My Payment** – We will never instruct you to not make a payment. If you choose to miss a payment or go more then 30 days late on your mortgage it will affect your credit unless otherwise specified by your lender. If you can afford to make your payment, keep making your payment. If you can not afford to make your payment it will not hurt your chances of getting a loan modification approval. We do not accept responsibility for anything that may happen as a result of not making your monthly mortgage payment. _____
5. **Mailed Information** – Starting with the date you sign up with us, any and all information you receive from your lender will be a direct result of our efforts. The lender will NOT just send you information for no reason. If you were working with your lender prior to us getting involved, that process will be stopped by

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us, and everything going forward will be a direct result of our efforts. Throughout this process any and all correspondence from your lender regarding your modification will be mailed directly to the homeowner, not our office. It is the responsibility of you, the homeowner, to forward all mail to our office immediately. Failure to do so may jeopardize your loan modification process. The reason you will receive all mailed information at your home address and not our office is that we will be able to structure, submit, negotiate, and follow up with many hours of phone calls, but will never be able to sign anything for you. Therefore, all mailed information will come to you from our efforts. Once again, the lender does not just send any information. _____

6. **Interest Rates** – Unfortunately at the start of the process we do not know what the end result will be. We can only give you examples of what we typically see. On avg., interest rates on a modification run from the 4% range all the way down to the floor rate of 2%. Floor rate meaning as low as we can get. The rates on a modification are not tied to the market and as interest rates fluctuate up and down for people trying to buy homes or refinance them, modification rates stay consistent and do not fluctuate. We do not guarantee certain interest rates as with any negotiation we do not know the end result until we get there. _____

7. **Fixed or Adj.** – As part of the negotiation process we always request a fixed rate. It is very rare that an adj. rate is given by the lenders, however the HAMP program (Obama Program as many refer to it) is a step rate program with the interest rate typically locked at a start rate of 2% for the first 5 years, then 3% for year 6, then 4% for year 7, and somewhere in the 4% to 5% range locked for the remaining life of the loan. This is not considered an adj. rate loan. Many times the lenders may even extend the term to 40 years instead of 30 years to make your mortgage payment that much lower. Once again, the process is a negotiation and the end result is not known until we get there. _____

8. **Principal Reduction** – We DO NOT guarantee this. Do principal reductions occur? Yes, and we do see them a lot, however they are very rare and overall very few people receive them. If we are able to obtain a principal reduction for you, which on every file we request, we consider that a homerun. _____

9. **Phone Calls from your Lender** – Many times the lender will call you to collect a payment and or ask for certain documents they state are missing. It is important not to pass on information to the lender during those calls. Just write down the name and number of the person who called, call our information desk (602) 334-4829, and we will then call that person to see what they need and if they really need it. Too many times we have had clients unknowingly give wrong answers or different answers to the lender than what we have already provided and it has led to them getting turned-down. We don't want that to happen so if we only have one voice the process will go smoothly and we will all get the outcome we are looking for. _____

10. **Lender Requests Missing Docs** – DO NOT send anything to your lender, even if your lender continues to ask you time and time again. Whereas homeowners feel that the information being requested is simple, that is not always the case. Many times throughout the process you may receive mail or phone calls requesting items such as paystubs, bank statements, utility bills, HOA info, etc. This may even be information you feel you have sent to us already. Please under no circumstances send this information directly to your lender. Call our office and relay the message or fax the mailed document to our office so we can review it. If we are missing the documents that are requested, fax them to us, and we will review them. Only after we review them will we send them to the lender. Too many times we have had a file complete and the lender



calls the homeowner and asks for something as simple as an updated paystub. The client sends it over to the lender, not us, and is turned-down. Why? Because the client also forgot to mention they may have gotten a raise or pay cut and there have been changes to their pay. This is something we need to recalculate into their submission. DO NOT SEND ANYTHING TO YOUR LENDER! _____

- 11. **OFFERS** – All offers will come directly to the homeowner via regular mail, FED EX, or UPS. The offers are a direct result of our efforts and at NO time does a lender just send an offer to anyone. Under NO circumstances do you fill this out or send it back until we have reviewed it with you either in person or over the phone. Please immediately fax us a copy of the offer with all the pages. Within 24-48 hours we will review the offer and set an appointment to go over in detail with you what the offer is. We expect to get offers that are great and offers that are not so great. If we receive an offer that is not exactly what you are looking for the process will remain the same. Send it to us, we will review it, and we will then go over it with you. If we feel there is something better that we can get for you, we can turn it down and resubmit to get a better offer. This is all part of the process. In addition, under no circumstances should you throw away an offer. _____

- 12. **Turn-Down** – We expect throughout the process to be approved and turned down. In fact, we expect to get 2-3 turn-downs per file until we can get the file approved. If you receive a turndown letter or phone call do not get upset. It is all to be expected. In addition, just because you are turned-down for 1 program does not mean you are turned down for all programs. Each lender has many workout programs available and we will find one that works for you. If we get turned down but feel we should not be, we will always resubmit and find a way to get your file completed. _____

- 13. **Remember we ARE on the Same Team** - The lender is against you and is the one who does not want to help. Once on board, we become a team, and together we will get the modification complete. We have your best interest in mind and not the lenders. Our mission is to get the very best outcome for each and everyone of our clients. _____

Client acknowledges receipt of Expectations

Borrower Signature Date Co-Borrower Signature Date

EM Lynch Marketing & Assoc. Agent Signature Date



THIS AGREEMENT is made and entered into effective as of the _____ day of _____, 2010, by and between _____ (“Client”), and EM Lynch Marketing & Associates (“Consultant”).

RECITALS

The Client desires to retain the Consultant to provide certain resolution settlement consulting services (“Consulting Services”) and Consultant desires to provide such Consulting Services to Client in accordance with the terms and conditions contained hereinafter.

NOW, THEREFORE, in consideration of the mutual promise set forth herein and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties hereto hereby agree follows:

1. CONSULTING SERVICES

- a. Consultant agrees to provide Consulting Services to Client on a best effort basis.
- b. Client may, from time to time request additional Consulting Services and Client acknowledges that additional fees will be charged for any Consulting Services requested in addition to those agreed upon herein.
- c. In the performance of Consultant’s Services, Consultant may negotiate on Client’s behalf, with Client’s lender, bank, lien holder or other parties. Both parties understand and agree that such negotiations, in some cases, may not lead to a resolution settlement that meets the exact expectations of either party. The period of time required by Consultant to complete such negotiations and the performance of all of Consultant’s Services as defined herein, will vary and therefore, no guarantee to complete Consulting Services on a specific time line can be offered.
- d. Consultant reserves the right to determine the method, manner and means by which the services will be performed.
- e. Client agrees to have Consultant represent Client as an advisor and negotiate and act on Client’s behalf for the purpose of negotiating terms with your lender and their loss mitigation department.
- f. Client acknowledges that legal advice is not being provided by Consultant. Should client need legal advice, Client is advised to retain the services of an attorney.

2. CONSULTING SERVICES GUARANTEE & FEE

- a. Our mission at EM Lynch Marketing is to obtain an offer of loan modification or forbearance for each of our clients. In consideration of EM Lynch Marketing’s performance of Consulting Services, the Client agrees to pay to EM Lynch Marketing & Assoc. a fee of \$1,500.00 (if payment arrangements are to be made please see payment options addendum) upon the execution of this Agreement. These Consulting Services include the following: Loan Modification, Forbearance Agreement, Extension or Postponement of Auction Date, and if selected by the client Negotiating of a Short Sale. If during the term of this agreement EM Lynch Marketing & Assoc. is not successful in obtaining a Loan Modification approval, Forbearance Plan, Extension or Postponement of Auction Date, or Short Sale then EM Lynch Marketing & Assoc. will refund 100% of any fees paid to EM Lynch Marketing & Assoc. However, at any time during the term of this agreement EM Lynch Marketing & Assoc. obtains an approval of Loan Modification resulting in A.) Reduction in payment of \$250.00 or more B.) Interest Rate reduction of 2% or more C.) Reduction in Principal D.) Postponement of Auction Date E.) Forbearance Plan F.) Short Sale approval G.) Client’s acceptance of any modification plan then EM Lynch Marketing & Assoc. deems the Consultant Service to be 100% fulfilled and therefore the entire consulting fee has been earned and is due.
- b. **Negation of Contract** – If client contacts or submits information that contradicts what EM Lynch Marketing & Assoc. has submitted to the lien holder and that information results in a denial of modification or short sale, the contract becomes void and no refund will be given.

EM Lynch Marketing & Associates

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3. **NOTICES**

a. Notices to Consultant should be sent to:

EM Lynch Marketing & Associates
7154 E. Stetson Drive Suite 330
Scottsdale, AZ 85251
(O) 602-334-4829 (F) 800-517-1254

b. Notices to Client should be sent to;

4. **TERM** The term of this Agreement is (12) months. If during this term client enters into any type of trial modification, forbearance plan, moratorium, or switching of services the term of (12) months becomes null and void and becomes open-ended.

5. **TERMINATION** This Agreement automatically terminates in (12) months. At any time client can request to terminate and cancel the agreement with EM Lynch Marketing and upon written request from the client EM Lynch Marketing will cease any and all work on the file, however if client chooses to cancel for any reason they deem necessary no refund will be given. Refunds will only be given as provided in Section 2 of the agreement. Should client at a later date choose to employ EM Lynch Marketing & Assoc. a new contract must be signed and client will be required to pay a new service fee.

6. **CONFIDENTIAL INFORMATION** Consultant hereby confirms that all Client's confidential information will be kept confidential by the Consultant, except to the extent that such information may be required to be divulged to Client's banks, lenders or loss mitigation officers in order to enable Consultant to perform Consultant's obligation under this Contract.

7. **LIABILITY OF CONSULTANT** In the course of carrying out Consultant's duties and obligations under this Agreement, Consultant shall be liable only for gross negligence, bad faith or breach of an expressed provision of this Agreement, but in all other aspects, shall not be liable to the Client for any mistake of judgment. If the Consultant becomes liable or responsible for the payment of any debt, encumbrance, liability or judgment arising out of or resulting from Consultant's performance under this Agreement, and the payment of such debt, encumbrance, liability or a judgment did not arise through the gross negligence or bad faith of Consultant, the Client shall indemnify Consultant for any and all such expense. Consultant makes no other warranties, whether written, oral or implied, including without limitation, warranty of fitness for purpose or merchantability. In no event shall Consultant be liable for special or consequential damages, either in contract or tort, whether or not the possibility of such damages has been disclosed to Consultant in advance or could have been reasonably foreseen by Consultant, and in the event this limitation of damages is held unenforceable, then the parties agree that by reason of the difficulty in foreseeing possible damages, all liability to Client shall be limited to the amount of the consulting fee paid by the Client to Consultant under this Agreement, as liquidated damages and not as a penalty. Client acknowledges that their mortgage company reserves the right to call the entire mortgage note due on demand and homeowner agrees to hold EM Lynch Marketing & Consulting LLC harmless in such event.

8. **INDEPENDENT CONTRACTOR STATUS** Consultant is providing services to the Client only for the purposes and to the extent set forth in this Agreement, the Consultant's relation to the Client shall at all times during the term of this Agreement be that of an independent contractor. Consultant shall not



- be considered as having employee status, and as such, all payroll, income and employment taxes, insurance, and benefits shall be the sole responsibility of Consultant.
- 9. **USE OF WORK PRODUCT** Except as specifically set forth in this Agreement, Consultant shall have all copyright and patent rights with respect to all material developed under this contract, and Client is hereby granted a non-exclusive license to use and employ such materials solely for the benefit of Client.
- 10. **TAXES** Any and all taxes, except income taxes, imposed or assessed by reason of this contract or its performance, including but not limited to sales or use taxes, shall be paid by the Client.
- 11. **SCOPE OF AGREEMENT** If the scope of any of the provisions of the Agreement is too broad in any respect whatsoever to permit enforcement to its full extent, then such provisions shall be enforced to the maximum extent permitted by law, and the parties hereto consent and agree that such scope may be judicially modified accordingly and that the whole of such provisions of the Agreement shall not thereby fail, but that the scope of such provisions shall be curtailed only to the extent necessary to conform to law.
- 12. **ASSIGNMENTS** Neither party shall assign this Agreement or any portion of the rights without the prior written consent of the other party hereto.
- 13. **BINDING EFFECT** The Agreement, and its terms and provisions, shall be binding upon, and inure to, the benefit of the parties, their successors, administrators, executors and assigns, except as otherwise provided herein.
- 14. **DISPUTE RESOLUTION** The parties will resolve any dispute arising out of or related to this Agreement in a binding arbitration conducted under the auspices of the American Arbitration Association in Maricopa County, Arizona. Each party shall be responsible for their own attorney fees.
- 15. **COMPLETE AGREEMENT** This Agreement sets forth all of the covenants, agreements, conditions and understandings between the parties hereto, and there are no covenants, promises, agreements, conditions and understandings, wither oral or written, between them other than as set forth herein, and those agreements which are executed contemporaneously herein. No other agreements, representations, warranties, or the maters, oral or written, purportedly agreed to or represented by, or on behalf of Consultant, by any of its employees, resellers or agents, or contained in any sales materials or brochures, shall be deemed to bind the parties hereto with respect to the subject matter hereof. This Agreement cannot be modified or changed except by a written instrument executed by all parties hereto.
- 16. **CONSTRUCTION** This Agreement shall be construed in accordance with and be governed by the laws of the State of Arizona.
- 17. **HEADINGS** The headings used in this Agreement are for convenience only and shall not affect the meaning of or be used to interpret any provisions herein.

IN WITNESS WHEREOF, the parties hereto have set their hands the day and year first above written.

Client Signature Date

EM Lynch Representative Date

Client Signature Date

EM Lynch Manager Date

Borrower

BORROWER INFORMATION

First	Middle	Last	SSN	H Phone
B Phone	Cell Phone	Fax	E-Mail Address	
Birth Date		Circle One	# of Dependents	Ages
		Married Unmarried Separated		

Present Address

Address		
City	State	Zip

Co-Borrower

First	Middle	Last	SSN	H Phone
B Phone	Cell Phone	Fax	E-Mail Address	
Birth Date		Circle One	# of Dependents	Ages
		Married Unmarried Separated		

Present Address

Address		
City	State	Zip

Employment

EMPLOYMENT INFORMATION

Name of Employer	Self Employed Y / N	Name of Employer	Self Employed Y / N
Position	Years on Job	Position	Years on Job
Other Income Sources	\$ /mo	Other Income Sources	\$ /mo
Other Income Sources	\$ /mo	Other Income Sources	\$ /mo

REAL ESTATE OWNED

#1 Lender	Est. Amount Owed	Address	SHORT SALE	MODIFY	Vacant or Rented
			Y/N	Y/N	\$
#2 Lender	Est. Amount Owed	Address	SHORT SALE	MODIFY	Vacant or Rented
			Y/N	Y/N	\$
#3 Lender	Est. Amount Owed	Address	SHORT SALE	MODIFY	Vacant or Rented
			Y/N	Y/N	\$
#4 Lender	Est. Amount Owed	Address	SHORT SALE	MODIFY	Vacant or Rented
			Y/N	Y/N	\$
#5 Lender	Est. Amount Owed	Address	SHORT SALE	MODIFY	Vacant or Rented
			Y/N	Y/N	\$
#6 Lender	Est. Amount Owed	Address	SHORT SALE	MODIFY	Vacant or Rented
			Y/N	Y/N	\$

PERSONAL FINANCIAL STATEMENT

Date Prepared: _____ Loan Number: _____
 Borrower's Name: _____ Co-Borrower's Name: _____
 Borrower's SS #: _____ Co-Borrower's SS #: _____
 # of Dependents: _____ Dependents Ages: _____
 Borrower's Employer: _____ Co-Borrower's Employer: _____
 Home Phone: _____ Work Phone: _____ Cell Phone: _____
 Email Address: _____ Property Address: _____

MONTHLY INCOME:

Borrower's Monthly Net Income: \$ _____ Co-Borrower's Monthly Net Income: \$ _____
 Other Income: Please indicate below: \$ _____ Child support, Alimony, Rental, Other: \$ _____

MONTHLY EXPENSES:

	Monthly Payment	Balance Owed		Monthly Payment	Balance Owed
Mortgage Payment:	\$ _____	\$ _____	2nd Mortgage Pymt:	\$ _____	\$ _____
Other Mortgages:	\$ _____	\$ _____	Rent Paid:	\$ _____	\$ _____
Alimony/Child Support	\$ _____	\$ _____	Doctor Bills:	\$ _____	\$ _____
Hospital Bills:	\$ _____	\$ _____	Auto Loan Pymt:	\$ _____	\$ _____
Auto Loan Pymt:	\$ _____	\$ _____	School Loan Pymt:	\$ _____	\$ _____
Telephone:	\$ _____	\$ _____	Cell Phone/pager:	\$ _____	\$ _____
Gasoline:	\$ _____	\$ _____	Electricity:	\$ _____	\$ _____
Food:	\$ _____	\$ _____	Water:	\$ _____	\$ _____
Auto Insurance:	\$ _____	\$ _____	Gas:	\$ _____	\$ _____
Life Insurance:	\$ _____	\$ _____	Cable/Satellite:	\$ _____	\$ _____
Clothing:	\$ _____	\$ _____	Prescriptions:	\$ _____	\$ _____
Pet Supplies:	\$ _____	\$ _____	School Supplies:	\$ _____	\$ _____
Entertainment:	\$ _____	\$ _____	*Homeowners Ins:	\$ _____	\$ _____
*Property Taxes:	\$ _____	\$ _____	Association Fee:	\$ _____	\$ _____

*If not included in Mortgage Payment:

OTHER MONTHLY EXPENSES (Example: Credit Cards, Department Store Cards, IRS Lien)

Paid to	Monthly Payment	Balance
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

If more space is necessary, please continue list on the reverse side.
 The undersigned, jointly and severally, represent and warrant to _____ that the information submitted in this personal financial statement, questionnaire and financial statement scheduled is true, correct and complete in all material respects. The information and complete in all material respects. The information and documentation provided does not omit any material fact or matter that makes the information or documentation presented misleading.

Borrower _____ Date _____ Borrower _____ Date _____



Hardship Letter

One of the items your lender will ask for during the loan modification process is a hardship letter. A hardship letter is a brief written explanation of what and why you need the assistance of the lender to lower your mortgage payment.

The following is a list of hardships lenders consider when applying for a loan modification.

1. Loss of Job
2. Decline in income (hours reduced, failing business)
3. Bankruptcy
4. Adj. Rate Mortgage
5. Decline in Home Value (upside down in home)
6. Illness
7. Death in Family
8. Job Relocation
9. Divorce or Separation
10. Military Duty
11. Medical Bills
12. High Interest Rate
13. Fixed Income
14. Damage to Property (caused by Natural disaster)
15. Other (specify)

With the help of these examples above please write or type a brief hardship letter that we can submit to the lender to help strengthen your case. The letter does not need to be perfect, and if assistance is needed in cleaning up the letter our team here at EM Lynch Marketing will be more than happy to assist you.

Request for Transcript of Tax Return

(Rev. January 2008)

Department of the Treasury
Internal Revenue Service

- ▶ Do not sign this form unless all applicable lines have been completed. Read the instructions on page 2.
- ▶ Request may be rejected if the form is incomplete, illegible, or any required line was blank at the time of signature.

OMB No. 1545-1872

Tip: Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. If you need a copy of your return, use **Form 4506**, Request for Copy of Tax Return. There is a fee to get a copy of your return.

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

Caution: DO NOT SIGN this form if a third party requires you to complete Form 4506-T, and lines 6 and 9 are blank.

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

a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days

b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days

c Record of Account, which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days

7 Verification of Nonfiling, which is proof from the IRS that you **did not** file a return for the year. Most requests will be processed within 10 business days

8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2006, filed in 2007, will not be available from the IRS until 2008. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days

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

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

12 / 31 / 08 12 / 31 / 07 12 / 31 / 06 / /

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer.

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

General Instructions

Purpose of form. Use Form 4506-T to request tax return information. You can also designate a third party to receive the information. See line 5.

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

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

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

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

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

If you filed an individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New York, Vermont	RAIVS Team Stop 679 Andover, MA 05501
Alabama, Delaware, Florida, Georgia, North Carolina, Rhode Island, South Carolina, Virginia	RAIVS Team P.O. Box 47-421 Stop 91 Doraville, GA 30362
Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team Stop 6716 AUSC Austin, TX 73301
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Iowa, Kansas, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	RAIVS Team Stop 37106 Fresno, CA 93888
Arkansas, Connecticut, Illinois, Indiana, Michigan, Missouri, New Jersey, Ohio, Pennsylvania, West Virginia	RAIVS Team Stop 6705-B41 Kansas City, MO 64999
	816-292-6102

Chart for all other transcripts

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

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

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

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 60 days of the date signed by the taxpayer or it will be rejected.

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

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

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

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

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

Privacy Act and Paperwork Reduction Act Notice

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

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

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

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

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to the Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224. Do not send the form to this address. Instead, see *Where to file* on this page.



Payment Options Addendum

E M Lynch Marketing & Associates offers the following payment Arrangements for their clients. Payments can be made in the form of Check, Cash or Money Order. Please indicate your Payment Selection.

- 1. Payment in Full of \$1500.00 at time of Contract.
- 2. Payment of \$750.00 at time of Contract, \$375.00 upon acceptance of Trial Modification with \$375.00 due upon Acceptance of Final Modification. *Note: if Trial Modification is not required, remaining balance due upon Acceptance of Final Modification.*
- 3. Payment of \$375.00 at time of Contract, \$375.00 due 30 days from Contract in the form of a Post-dated Check, \$375.00 due 60 days from Contract in the form of a Post-dated Check with \$375.00 due upon Acceptance of Final Modification.
- 4. Other: _____

Acknowledged by:

Borrower Date

Borrower Date

E M Lynch Marketing & Associates Date



WE HAVE 3 PAYMENT DELIVERY OPTIONS

OPTION #1

DELIVER CERTIFIED FUNDS OR CASH DIRECTLY TO OUR OFFICE

OPTION #2

WALK INTO ANY BANK OF AMERICA AND DEPOSIT CASH OR CERTIFIED FUNDS INTO OUR ACCOUNT

BANKING INSTRUCTIONS

BANK OF AMERICA

ARIZONA ACCOUNT

ACCOUNT # 457010892372

FOR CREDIT TO: EM LYNCH MARKETING & ASSOCIATES

OPTION #3

WIRE FUNDS FROM YOUR ACCOUNT TO OURS

WIRE INSTRUCTIONS

PLEASE INSTRUCT YOUR BANK TO WIRE FUNDS TO:

BANK OF AMERICA

3030 N CENTRAL AVE

PHOENIX, AZ 85012-2770

ACCOUNT # 457010892372

ABA ROUTING # 026009593

OUTSIDE OF THE UNITED STATES

SWISS CODE: BOFAUS3N

FOR CREDIT TO: EM LYNCH MARKETING & ASSOCIATES

EM Lynch Marketing & Associates

7154 E. Stetson Drive Suite 330 Scottsdale, AZ 85251

(O) 602-388-1368 (F) 800-517-1254



Receipt

E M Lynch Marketing & Associates acknowledges receipt of funds in regards to your Request for Loan Modification.

- 1) Certified Funds in the amount of \$ _____ were received on _____/_____/_____.
- 2) Cash was received in the amount of \$ _____ on _____/_____/_____.
- 3) A Check in the amount of \$ _____ was received on _____/_____/_____ check # _____.

Additional Notes:

Acknowledged by:

Borrower	Date
Borrower	Date
E M Lynch Marketing & Associates	Date