

In order to complete your request to modify your mortgage loan(s), you must complete a Borrower's Assistance Form and provide the information outlined below. Fax your completed package to the number below.

Borrower(s) Name: _____

Loan Number(s): _____

Owner Occupied Non-Owner Occupied

| Required Documentation for Borrower and Co-Borrower | |
|---|--|
| If you are a Wage Earner (you receive a W-2 from your employer) please use the following checklist and submit with the Borrower's Assistance Form: | |
| <input type="checkbox"/> Hardship Letter | |
| <input type="checkbox"/> Two (2) Most Recent Pay Stubs Length of service with Current Employer Year(s): _____ Month(s): _____ | |
| <input type="checkbox"/> Most Recent one (1) month of Complete Bank Statement | |
| <input type="checkbox"/> Most Recent Tax Return <input type="checkbox"/> Completed 4506-T – Request for Transcript of Tax Return | |
| <input type="checkbox"/> Proof of Income for other household members living in the home (Alimony, Child Support, Pension, etc.) if you want such income considered for a loan workout | |
| <input type="checkbox"/> If loan is Non-Escrowed | |
| <input type="checkbox"/> A) Proof of payment of most recent taxes | |
| <input type="checkbox"/> B) Proof of payment of Homeowner's Insurance | |
| <input type="checkbox"/> C) Proof of payment of Homeowner's Association Fees | |
| <input type="checkbox"/> Non-Owner Occupied (ONLY) | |
| <input type="checkbox"/> A) Rental Income w/copies of Rental Agreement | |
| <input type="checkbox"/> B) PITI & MTG Holder(s) for Prime Residence | |
| <input type="checkbox"/> C) Primary Residence Address (input below) | |
| <input type="checkbox"/> Completed Authorization to Furnish and Release Information to a Third Party if necessary | |
| If you are Self Employed, please use the following checklist and submit with the Borrower's Assistance Form: | |
| <input type="checkbox"/> Hardship Letter | |
| <input type="checkbox"/> P & L Statement / Audited or reviewed YTD Income Statement | |
| <input type="checkbox"/> Most Recent two (2) years of Tax Returns or 1099s <input type="checkbox"/> Completed 4506-T – Request for Transcript of Tax Return | |
| <input type="checkbox"/> Last four (4) months of complete Business and Personal Bank Statements | |
| <input type="checkbox"/> Length of time of Business Ownership Year(s): _____ Month(s): _____ | |
| <input type="checkbox"/> Proof of Income for other household members living in the home (Alimony, Child Support, Pension, etc.) if you want such income considered for a loan workout | |
| <input type="checkbox"/> If loan is Non-Escrowed | |
| <input type="checkbox"/> A) Proof of payment of most recent taxes | |
| <input type="checkbox"/> B) Proof of payment of Homeowner's Insurance | |
| <input type="checkbox"/> C) Proof of payment of Homeowner's Association Fees | |
| <input type="checkbox"/> Non-Owner Occupied (ONLY) | |
| <input type="checkbox"/> A) Rental Income w/copies of Rental Agreement | |
| <input type="checkbox"/> B) PITI & MTG Holder(s) for Prime Residence | |
| <input type="checkbox"/> C) Primary Residence Address (input below) | |
| <input type="checkbox"/> Completed Authorization to Furnish and Release Information to a Third Party if necessary | |
| Primary Address: _____ _____ | |
| Comments: _____ _____ | |

Fax completed package to: 904-886-1328 or 904-886-1329

LOAN #

| BORROWER INFORMATION | | | | | | |
|--|--|-----------------------------|---|---|---------------------------|---|
| <p><i>WaMu offers options for resolving your home loan issues. Please answer the questions below as completely and accurately as possible. This information will only be used to aid in the evaluation of homeownership preservation options, not for any other purpose.</i></p> | | | | | | |
| Borrower | | | Co-Borrower | | | |
| Borrower Name (Include Jr. or Sr. if applicable.) | | | Co-Borrower Name (Include Jr. or Sr. if applicable.) | | | |
| Borrower Social Security Number | Borrower Home Phone (Best Time) () | | Co-Borrower Social Security Number | Co-Borrower Home Phone (Best Time) () | | |
| Borrower Work Phone (Best Time) () | Borrower Other Phone (Best Time) () | | Co-Borrower Work Phone (Best Time) () | Co-Borrower Other Phone (Best Time) () | | |
| Borrower E-mail Address | Borrower Marital Status (Married, Unmarried, Separated, Divorced) | | Co-Borrower E-mail Address | Co-Borrower Marital Status (Married, Unmarried, Separated, Divorced) | | |
| Permission To Contact Via E-mail? | | | | | | |
| PROPERTY INFORMATION | | | | | | |
| Property Address (Street, city, state & zip code.) | | | | Mailing Address (If different than Property Address.) | | |
| Reside at Property? Borrower Co-Borrower | Want to Retain Property? | # Units at Property | Property Condition? (Good, Fair, Poor) | # People in Household | # Dependents | Is the Property for sale? Listing Amount |
| Realtor Name | | Realtor Address | | | Realtor Phone | |
| LOAN INFORMATION | | | | | | |
| Loan Account Number | Months Past Due | | Second Loan Account Number | Second Loan Months Past Due | Balance | |
| | | | Mortgage Co. | | | |
| Are you currently working with WaMu on a foreclosure prevention resolution? | | | Which foreclosure resolution is in process? (Refinance, Repayment Plan, Short Sale, Modification, Deferment, Deed-in-Lieu) | | | |
| WaMu Associate Name | | WaMu Associate Phone | | | Date Process Began | |
| BANKRUPTCY STATUS | | | | | | |
| <p><i>If you are in an active bankruptcy, we will need to work with your attorney on a possible resolution.</i></p> | | | | | | |
| Are you in an Active Bankruptcy? | Bankruptcy Chapter Type | | Bankruptcy Case Number | | Date of Bankruptcy Filing | |
| Bankruptcy Attorney Name | | Bankruptcy Attorney Address | | | Bankruptcy Attorney Phone | |
| EMPLOYMENT INFORMATION | | | | | | |
| Borrower | | | Co-Borrower | | | |
| Borrower Employer | | | Co-Borrower Employer | | | |
| Borrower Employer Address | | | Co-Borrower Employer Address | | | |
| Borrower Employer Phone | How long employed? | Self-Employed? | Co-Borrower Employer Phone | How long employed? | Self-Employed? | |

Borrower Name:

Loan Number:

| MONTHLY INCOME INFORMATION | | | | | | |
|--|-------------|--|--|------------|--------------------|-------|
| Borrower | | | Co-Borrower | | | |
| Income Source <small>(Employer Name, Rental, etc.)</small> | | Monthly Net Income | Income Source <small>(Employer Name, Rental, etc.)</small> | | Monthly Net Income | |
| Employer: | | \$ | Employer: | | \$ | |
| Employer: | | \$ | Employer: | | \$ | |
| Employer: | | \$ | Employer: | | \$ | |
| Employer: | | \$ | Employer: | | \$ | |
| Rental Income: | | \$ | Rental Income: | | \$ | |
| Other: | | \$ | Other: | | \$ | |
| Other: | | \$ | Other: | | \$ | |
| Total | | \$ | Total | | \$ | |
| Borrower / Co-Borrower | | Additional Income Description <small>Alimony, child support, or separate maintenance income need not be revealed if Borrower or Co-Borrower does not choose to have it considered for approval of a loan workout.</small> | | | Monthly Amount | |
| | | | | | \$ | |
| | | | | | \$ | |
| | | | | | \$ | |
| Total | | | | | \$ | |
| ASSETS | | | | | | |
| Asset | Amount Owed | Value | Vehicle | Model/Year | Amount Owed | Value |
| Home | \$ | \$ | Automobile | | \$ | \$ |
| Other Real Estate | \$ | \$ | Automobile | | \$ | \$ |
| Retirement Funds | \$ | \$ | Automobile | | \$ | \$ |
| Investments | \$ | \$ | Motorcycle | | \$ | \$ |
| Checking Balance | \$ | \$ | Boat | | \$ | \$ |
| Savings Balance | \$ | \$ | Motor Home | | \$ | \$ |
| Other: | \$ | \$ | Airplane | | \$ | \$ |
| Other: | \$ | \$ | Other: | | \$ | \$ |
| Other: | \$ | \$ | Other: | | \$ | \$ |
| Totals | | \$ | Totals | | \$ | \$ |

Borrower Name:

Loan Number:

| MONTHLY EXPENSES | | | HARDSHIP LETTER |
|--|-----------|-------------|---|
| Monthly Expense | Borrower | Co-Borrower | Describe reasons causing the delinquency. |
| Other Home Loans, Rents & Liens | \$ | \$ | Why are you are having trouble with your home loan payments? Select all that apply: <input type="checkbox"/> Payment Amount Changed <input type="checkbox"/> Reduced Income <input type="checkbox"/> Death <input type="checkbox"/> Loss Of Employment <input type="checkbox"/> Illness <input type="checkbox"/> Other – Explain |
| Auto Loan(s) | \$ | \$ | |
| Auto: Insurance & Other Auto Expenses | \$ | \$ | |
| Credit Cards & Installment Loans | \$ | \$ | |
| Health Insurance | \$ | \$ | |
| Medical Expenses | \$ | \$ | |
| Child Care, Child Support & Alimony | \$ | \$ | |
| Food | \$ | \$ | |
| Miscellaneous Spending Money | \$ | \$ | |
| Utilities | \$ | \$ | |
| Communications (Phone, Cell Phone, Internet) | \$ | \$ | |
| Other | \$ | \$ | |
| TOTAL | \$ | \$ | |

I agree that the financial information provided is true and accurate as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of the information contained in this document may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon the document, and/or in criminal penalties including but not limited to fine or imprisonment or both under the provisions of Title 18 United States Code, Sec. 1001, et seq. I understand and acknowledge that any action taken by the lender is in strict reliance on the financial information provided. My signature/acceptance below grants the holder of my mortgage or its designee the authority to confirm the information that I have disclosed in this financial statement, to verify it as accurate by ordering a credit report, and to contact my realtor and/or credit counseling service. By providing a wireless telephone number, you consent to receiving autodialed and pre-recorded message calls from the lender or its third-party debt collector at that number.

| | |
|-------------------------------------|--|
| Signature Borrower _____ Date _____ | Signature Co-Borrower _____ Date _____ |
|-------------------------------------|--|

AUTHORIZATION TO FURNISH AND RELEASE INFORMATION

TO: Washington Mutual, a Division of JPMorgan Chase Bank, N.A.

DATE: _____, 200_

RE: MORTGAGE LOAN NUMBER: _____
BORROWER: _____
PROPERTY ADDRESS: _____

I, _____(borrower(s) name) , currently residing at _____ County of _____, State of _____, hereby authorize Washington Mutual, a Division of JPMorgan Chase Bank, N.A. to release, furnish, and provide any information related to my mortgage under loan number _____(loan number) to _____(name of third party).

I UNDERSTAND THAT THIS AUTHORIZATION IS VALID UNTIL CONFIRMED RECEIPT BY WASHINGTON MUTUAL, A DIVISION OF JPMORGAN CHASE BANK, N.A. FROM ME OF WRITTEN NOTICE REVOKING THIS PRIOR AUTHORIZATION.

Signed by:

Print name:_____

Signed by:

Print name:_____

Form **4506-T**

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. ▶ _____

- 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.

_____ / _____ / _____ _____ / _____ / _____ _____ / _____ / _____ _____ / _____ / _____

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 | Signature (see instructions) | Date | Telephone number of taxpayer on line 1a or 2a () |
| | 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 |
| | 801-620-6922 |

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.