



Thank you for your inquiry. Our process is intended to help you do what you do best... **sell real estate.** Our *Priority Short Sale Services* team handles your file as follows:

1. **We prefer to receive the order at the initial listing phase.** Due to lender's requirements, we cannot begin processing the file until ALL DOCUMENTS listed on the Required Documents List (attached) are received. They should be submitted to **your favorite Escrow Officer or Business Development Manager.** You can expect to receive a welcome email providing you with *Priority Short Sale Services* contact information at that time.
2. We will order true payoffs/HOA's to establish actual amounts due. This helps us prepare estimated HUDs, once an offer is received.
3. We will submit the Borrower Authorization to the bank immediately upon receipt of the complete package. This is crucial and allows us to contact the lender(s) as an approved point of contact for the seller. The file will be held, and updated monthly with the County Public Trustee to track sale date, until we have a purchase offer(s).
4. We submit all offers, with an estimated HUD1, to the bank and follow up for receipt, response, etc.
5. We communicate with you during the process and ask that you keep the Selling Agent(s) informed, as we are unable to communicate with multiple agents on each file.
6. If needed we will involve you in the negotiation process, as we cannot legally negotiate. However, we will act as a conduit of information between you, the seller, buyer/buyer's agent and the lender(s).
7. Once a short sale is approved, we turn the file back over to your NATC Escrow Officer and she/he will perform the normal closing function on the transaction.

The list of Required Documents, as well as our forms that are required, are attached. Please feel free to contact your NATC Escrow Officer or Business Development Manager if you have additional questions.

Thank You

North American Title Company



Documents Required for Short-Sale Processing

Date: _____

Property: _____

PLEASE NOTE!! Due to lender requirements, we cannot begin processing your file until ALL documents from the Listing Agent and Seller have been received.

Listing Agent:

- MLS Listing Printout
- Listing Agreement—signed with wet signatures—all parties
- Please contact us for specific lender docs—Conventional, FHA, HAFA
- IF THE LOAN IS CHFA: Although we are their preferred processing company, they will not absorb the processing fee*, therefore a check from the seller, buyer, or agent will be required to cover the remaining fee. Also, an O&E and Form 90036 will be required.
- Contract, amends, disclosures MUST be signed with wet signatures
- Continue to send in updated bank statements and paystubs every month through out the process to avoid delays with the banks
- **You may wish to encourage your client to continue making your HOA , utility, and 2nd mortgage payments. Banks are taking a strong stance against paying these fees!**

Seller:

- Signed Borrower Authorization And Release (NATC form).
- Signed Disclosure and Consent for Short Sale Processing Program (NATC form).
- Copies of statements/payment coupons from all mortgages and HOA contact information
- Hardship Letter explaining reason for delinquency and why the borrower feels they need relief from the mortgage. Seller must sign and date this letter, lenders will not accept typed name as signature.
- Up-to-date Financial Statement OR completed Seller's Financial and Household Information Statement to Mortgage Lender (NATC form) signed and dated by the seller.
- Copy of most recent 2 consecutive months Bank Statements (All pages, including blank. If online, view statement, then print statement.)
- Copy of most recent 2 consecutive pay stubs or evidence of income for all jobs held or pay received by each borrower OR **SEPARATE letter** explaining why this cannot be provided (unemployed for example) OR Evidence of other income received (Unemployment Compensation Award letter, Copy of Social Security Benefit payment or Pension payment)
- Copy of last 2 years Federal Tax Returns AND W-2's
- Executed Request for Transcript of Tax Return Form 4506-T (attached)
- Copy of Executed Power Of Attorney (if applicable)

****NOTE: Please submit the items required to your NATC Escrow Officer.**

Your escrow officer will open your order and forward the items needed to the Short Sale Processing Dept. **Once this is done your point of contact will be the *Priority Short Sale Services Department* at **303-683-3100** coshortsaless@nat.com until closing is scheduled.**



*The total Short Sale Processing Fee is a minimum of \$500.

Note: The foregoing statements are provided for informational purposes only. They do not constitute advice as to legal, or non-legal matters. If such advice is needed, please consult with a licensed professional (e.g. attorney, accountant).



BORROWER AUTHORIZATION AND RELEASE

Property Address: _____

I/We hereby authorize representatives of:

- 1). **René Gilliland, Jenn Bilek and Pam Weeter of North American Title Company (Tax ID #84-1240237)**
1745 Shea Center Dr., Suite 170, Highlands Ranch, CO 80129 - 303-683-3100 - Fax: 866-826-2213
- Marcy Isbell, Mark Osborn and Patty Aquino of North American Title Company (Tax ID #86-0511783)**
3200 E. Camelback Road, Suite 150, Phoenix, AZ 85018 - 602-280-7500 - Fax: 602-280-7560

AND

2). (name) _____ with _____ (company)
 Phone: _____ Fax: _____

To request, obtain and verify any and all mortgage loan information including, but not limited to loan payoffs, arrearage, reinstatement amounts as well as financial history to include any and all fees. The information obtained is to be used for the purpose of facilitating the resolution of my foreclosure/delinquency(s).

 Borrower 1 Signature
 Name: _____ Date: _____
 Home Phone: _____ Cell Phone: _____
 Fax Number: _____ Email: _____

 Borrower 2 Signature
 Name: _____ Date: _____
 Home Phone: _____ Cell Phone: _____
 Fax Number: _____ Email: _____

Existing Loan – 1st:
 Loan Number: _____
 Lender: _____
 Phone Number(s): _____

Existing Loan – 2nd:
 Loan Number: _____
 Lender: _____
 Phone Number(s): _____

HOA Mgmt Co: _____ Phone: _____
2nd HOA Mgmt Co: _____ Phone: _____

Other Liens/Judgment Information: _____

Seller's Financial and Household Information Statement to Mortgage Lender

Borrower #1: _____

Borrower #2: _____

Property Address: _____

Occupancy Status	Yes	No
Is this your primary residence?		
Is this an investment property?		
Is this your second home?		
Is the property vacant? If so, please indicate how long.		
Is the property tenant occupied?		

Houshold Information	
Number of persons in the home over 18 yrs. old working:	
Number of persons in home over 18 yrs. old NOT working:	
Number of persons in the home UNDER 18 yrs. old:	
Total number of persons living in home	

Employment Information	Borrower 1	Borrower 2
Are you employed?		
Are you self-employed?		

Monthly Income	Borrower 1	Borrower 2	Total
Monthly net (not gross) employment income:			
Monthly Governmental Benefits and Insurance income:			
Monthly Unemployment income:			
Monthly rental income:			
Monthly alimony and/or child support income:			
Other monthly income:			
Other monthly income description:			
Total Monthly Income:			

Mortgage/Liens	Borrower 1	Borrower 2	Total
1st lien monthly payment (principle/interest/taxes/insurance):			
2nd lien monthly payment (principle/interest/taxes/insurance):			
Other monthly mortgage/lien payments:			
Other monthly mortgage/lien description:			
Total Monthly mortgage/lien payments:			

Other Loans/Debts	Borrower 1	Borrower 2	Total
Monthly vehicle loan payments:			
Monthly minimum credit card payments:			
Monthly other installment payments:			
Monthly other installment description:			
Total monthly other loan/debt expenses:			

Seller's Financial and Household Information Statement to Mortgage Lender
(Continued)

Living Expenses	Borrower 1	Borrower 2	Total
Monthly transportation expenses (repair/maintenance/insurance/gasoline/public transp/parking, etc.)			
Monthly Food			
Monthly utility expenses (electric/gas/water/sewer, etc.)			
Monthly internet/cable/phone expenses			
Monthly medical/dental expenses (medical ins/lifeins/prescriptions/co-pays, etc.)			
Monthly alimony and/or child support expenses			
Monghly dependent care expensees			
Monthly entertainment expenses			
Monthly school expenses (tuition/books/fees, etc.)			
Monthly home owner association (HOA) dues			
Monthly home repairs and maintenance expenses			
Monthly rent (if living in rental property)			
Other monthly expenses (union dues/charity contributions/dry cleaning/clothing/etc.)			
Other monthly description			
Total living monthly expenses			

Assets	Borrower 1	Borrower 2	Total
Value of property being sold thru Short Sale			
Other Real Estate Value			
Vehicles (automobiles/motorcycles/recreational vehicles etc.)			
Checking Account			
Savings Account			
401k/ESOP Accounts			
IRA/Keogh Accounts			
Stocks/Bonds/CDs			
Other Assets(s)			
Other Assets(s) Description			
Total Assets			

Totals	Borrower 1	Borrower 2	Total
Total monthly income			
Total monthly mortgage/lien payments			
Total monthly other loan/debt expenses			
Total monthly living expenses			
Total Net income			

Signed _____ Date _____

Signed _____ Date _____



DISCLOSURE AND CONSENT FOR SHORT SALE PROCESSING PROGRAM

PROPERTY ADDRESS: _____
SELLER(S): _____

The Undersigned hereby acknowledge and agree to the following:

1. **IMPORTANT NOTICE:** North American Title is not associated with the government, and its services are not approved by the government or your lender(s).
2. **IMPORTANT NOTICE:** Even if you accept this offer and use the service, your lender(s) may not agree to change your loan.
3. If I stop paying my mortgage, I could lose my home and damage my credit. I hereby hold North American Title, its employees and affiliates, harmless from any loss, cost or expense incurred in connection with any foreclosure proceedings affecting the above-referenced property.
4. In the event a short sale transaction is completed, I understand that my lender(s) may: seek to collect my remaining indebtedness; and/or report my financial condition (e.g. accrued income) to the Internal Revenue Service. I hereby hold North American Title, its employees and affiliates, harmless from any loss, cost or expense incurred in connection with my remaining indebtedness and the actions of my lender(s).
5. In the event a short sale package is processed by my lender(s), I will be required to provide information as outlined in a list that is provided to me by my real estate agent or North American Title. I understand that my lender(s) may require additional information. I understand that my cooperation is vital to the process and I will provide all requested information and documentation in a timely manner.
6. Unless I pay the mortgage balance in full at the time of the closing, no proceeds will be paid to me from the sale of my property. All proceeds will be paid toward closing costs, as approved by my lender(s), and any remaining funds will be paid to my lender(s). I will not receive any funds from lender controlled escrow accounts, water/sewer escrows, tax accounts or prorated homeowner's insurance refunds. All refunds will, instead, be paid to my lender(s) and applied to any outstanding indebtedness.
7. If foreclosure proceedings are commenced, I have legal rights that must be exercised within prescribed timeframes.
8. I have been advised to consult with legal counsel and tax counsel. I am responsible for initiating and completing such consultations. I am responsible for determining the legal, and tax related, consequences of short sale transactions and alternative measures (e.g. foreclosure, bankruptcy).
9. I may stop doing business with North American Title at any time.
10. I may accept or reject any lender offers.
11. If I reject my lender's offer, I will not be obligated to pay the short sale processing fee.
12. The North American Title short sale processing fee is a minimum of \$500, and the fee will be collected at the time of closing.

****SELLER SIGNATURE(S) IN BOX BELOW****

Seller(s) hereby acknowledges and agrees to the foregoing statements and representations. In addition, Seller(s) hereby confirms that Seller(s) has read and executed all state required short sale disclosures and addenda.

Signature

Date

Signature

Date

Request for Transcript of Tax Return

OMB No. 1545-1872

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

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

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. The IRS has no control over what the third party does with the tax information.	

Caution. If the transcript is being mailed to a third party, ensure that you have filled in line 6 and line 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy.

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

- a **Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days
- b **Account Transcript**, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days.
- c **Record of Account**, which 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. 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 2007, filed in 2008, will not be available from the IRS until 2009. 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. **Note.** For transcripts being sent to a third party, this form must be received within 120 days of signature date.

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

Tips for Completing 4506T

Section 1a – Print your name legibly and exactly as it appears on your last tax return

Section 1b – input your social security number

Section 2a – If the previous year's taxes were filed as a joint return input spouse's name here. If not a joint return then your spouse will have to fill out a separate 4506T.

Section 2b- input you spouse's social security number

Section 3 – Print your Current address

Section 4- If you have moved since your last tax return print your previous address here. If not leave blank

Section 5 – Print "Bank of America"

Section 6 – Print "1040"

Section 6a-8 check all of the boxes on the right hand side of the page

Section 9 – Enter the ending date of last 2 year's taxes in the mm/dd/yyyy format. It should read 12/31/2011 and/or 12/31/2010 & 12/31/2009

Bottom Section both parties sign and date the form where indicated.

"Example"

Request for Transcript of Tax Return

OMB No. 1545-1872

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

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-906-9946. 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. <u>John Smith (as it appears on last tax return)</u>	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions) <u>111-11-1111</u>
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2a If a joint return, enter spouse's name shown on tax return. <u>Jane Smith (as it appears on last tax return)</u>	2b Second social security number or individual taxpayer identification number if joint tax return <u>111-11-1112</u>
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3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (See instructions)
1234 Anywhere Street, Anytown, FL 12345

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. The IRS has no control over what the third party does with the tax information.
Bank Of America

Caution. If the transcript is being mailed to a third party, ensure that you have filed in line 6 and line 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy.

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 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. 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 2007, filed in 2008, will not be available from the IRS until 2009. 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.
12/31/2010 12/31/2009

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, either husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note.** For transcripts being sent to a third party, this form must be received within 120 days of signature date.

Sign Here	<u>John Smith</u> Signature (see instructions)	<u>12-1-2011</u> Date	Telephone number of taxpayer on line 1a or 2a
	<u>Jane Smith</u> Spouse's signature	<u>12-1-2011</u> 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 RA/VS teams, send your request to the team based on the address of your most recent return.

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

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

If you filed an individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
Florida, Georgia (After June 30, 2011, send your transcript requests to Kansas City, MO)	RA/VS Team P.O. Box 47-421 Stop 91 Doraville, GA 30092 770-455-2335
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	RA/VS Team Stop 6716 AUSC Austin, TX 73301 512-460-2272
Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	RA/VS Team Stop 37106 Fresno, CA 93888 559-456-5576
Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	RA/VS 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 the "Internal Revenue Service" at:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address	RA/VS 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	RA/VS Team P.O. Box 145500 Stop 2600 F Cincinnati, OH 45250 859-669-3592

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

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

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

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

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

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

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

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. 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 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.

****IMPORTANT****

Bank of America is now requiring their specific third-party authorization to be completed on all files. When completing this document please note the “*Designated Representative*” listed on the 1st page can only be a licensed real estate agent or attorney. All other individuals being added will need to be listed at the bottom of the 2nd page. The “*Designated Representative*” will need to sign for each individual added.

Short Sale Third-Party Authorization Form

BORROWER(S) ACKNOWLEDGMENT

Loan Number: _____ Property Address: _____

Borrower: _____

Co-Borrower: _____

The undersigned Borrower and Co-Borrower (if any) (individually and collectively, the "Borrower," "Me" or "My"), authorize(s) Bank of America, N.A., its affiliates, agents and employees (collectively, "BANA") to discuss with the third party(ies) described on the next page (the "Designated Representative(s)") on My behalf the sale of the property at the above-listed Property Address (the "Property"), which is secured by a loan owned or serviced by BANA ("Mortgage"), for an amount less than the outstanding principal balance of the Mortgage (such transaction, a "Short Sale");

Designated Representative: _____ **CAN ONLY BE LICENSED AGENT OR ATTORNEY**

Designated Representative: _____

Designated Representative: _____

Designated Representative: _____

My Designated Representative and BANA are hereby authorized to share with each other any and all information reasonably requested or otherwise required to be exchanged in connection with the consummation of the Short Sale, including without limitation names, addresses, telephone numbers, Social Security numbers, income, credit scores, status of any current or previous workout review, account, balances, program eligibility, payment activity and any other confidential (including nonpublic personal information) information related to Me, the Mortgage or the Property.

I further agree and acknowledge as follows:

- I have selected the Designated Representative.
- I acknowledge that BANA is not responsible for any act or omission of the Designated Representative, including anything the Designated Representative may do with information it is provided hereunder, or for any failure of the Designated Representative to competently perform its services.
- I agree that the Designated Representative can authorize a delegate to provide administrative support ("Designated Support Staff") to facilitate procedural, or other clerical and administrative functions that are non-licensable activities on behalf of the Designated Representative. The Designated Support Staff is identified on the Designated Representative Acknowledgment.

This Third-Party Authorization will be effective until the completion of the Short Sale(s) unless terminated by me (us) in writing.

I UNDERSTAND AND AGREE WITH THE TERMS OF THIS THIRD-PARTY AUTHORIZATION.

Borrower's Signature _____ Date _____ Co-Borrower's Signature _____ Date _____

DESIGNATED REPRESENTATIVE ACKNOWLEDGMENT

Each undersigned Designated Representative represents and agrees that, he/she (i) is a licensed real estate agent, real estate broker or attorney ("Licensee") in good standing in the state in which the Property is located, and that Licensee has all licenses, permits or authorizations required by state or federal law to perform the duties undertaken by it in connection with the Short Sale, (ii) shall not knowingly misrepresent or omit to state, any material fact in order to induce the Borrower(s), BANA, the lender, the investor or the insurer to agree to the terms of a Short Sale that the Borrower(s), BANA, the lender, the investor or the insurer would not have agreed to had all material facts been known, and (iii) is in compliance with all applicable state and federal laws, rules and regulations governing the services provided, including without limitation those related to providing required disclosures to the Borrower(s), and shall be responsible and liable for all of the acts and omissions of its Designated Support Staff authorized to work on his/her behalf.

Each Designated Representative and his or her Designated Support Staff Involved in a Short Sale regarding:

Address _____ City _____ State _____ Zip _____

Must complete, sign and date below.

Designated Representative: _____ Company Name: _____

State Licensing Entity: _____ State Licensing/Registration Number: _____

Type of License: _____ Phone: _____ Email: _____

Designated Representative Signature _____ Date _____

Designated Representative: _____ Company Name: _____

State Licensing Entity: _____ State Licensing/Registration Number: _____

Type of License: _____ Phone: _____ Email: _____

Designated Representative Signature _____ Date _____

Designated Representative: _____ Company Name: _____

State Licensing Entity: _____ State Licensing/Registration Number: _____

Type of License: _____ Phone: _____ Email: _____

Designated Representative Signature _____ Date _____

Designated Representative: _____ Company Name: _____

State Licensing Entity: _____ State Licensing/Registration Number: _____

Type of License: _____ Phone: _____ Email: _____

Designated Representative Signature _____ Date _____

The following Support Staff do(es) not hold a Real Estate Agent/Broker's License nor an Attorney's License but is assisting the above identified licensee(s) with administrative functions:

Designated Support Staff: **Pam Weeter & Jenn Bilek** Company Name: **North American Title**

Assistant For: _____ Designated Representative Signature _____ Date _____

Designated Support Staff: **Rene Gilliland** Company Name: **North American Title**

Assistant For: _____ Designated Representative Signature _____ Date _____



Short Sale Third-Party Authorization Form

BORROWER(S) ACKNOWLEDGMENT

Loan Number: _____ Property Address: _____

Borrower: _____

Co-Borrower: _____

The undersigned Borrower and Co-Borrower (if any) (individually and collectively, the "Borrower," "Me" or "My"), authorize(s) Bank of America, N.A., its affiliates, agents and employees (collectively, "BANA") to discuss with the third party(ies) described on the next page (the "Designated Representative(s)") on My behalf the sale of the property at the above-listed Property Address (the "Property"), which is secured by a loan owned or serviced by BANA ("Mortgage"), for an amount less than the outstanding principal balance of the Mortgage (such transaction, a "Short Sale"):

Designated Representative: _____

Designated Representative: _____

Designated Representative: _____

Designated Representative: _____

My Designated Representative and BANA are hereby authorized to share with each other any and all information reasonably requested or otherwise required to be exchanged in connection with the consummation of the Short Sale, including without limitation names, addresses, telephone numbers, Social Security numbers, income, credit scores, status of any current or previous workout review, account, balances, program eligibility, payment activity and any other confidential (including nonpublic personal information) information related to Me, the Mortgage or the Property.

- I further agree and acknowledge as follows:
- I have selected the Designated Representative.
 - I acknowledge that BANA is not responsible for any act or omission of the Designated Representative, including anything the Designated Representative may do with information it is provided hereunder, or for any failure of the Designated Representative to competently perform its services.
 - I agree that the Designated Representative can authorize a delegate to provide administrative support ("Designated Support Staff") to facilitate procedural, or other clerical and administrative functions that are non-licensable activities on behalf of the Designated Representative. The Designated Support Staff is identified on the Designated Representative Acknowledgment.

This Third-Party Authorization will be effective until the completion of the Short Sale(s) unless terminated by me (us) in writing.

I UNDERSTAND AND AGREE WITH THE TERMS OF THIS THIRD-PARTY AUTHORIZATION.

Borrower's Signature Date Co-Borrower's Signature Date



DESIGNATED REPRESENTATIVE ACKNOWLEDGMENT

Each undersigned Designated Representative represents and agrees that, he/she (i) is a licensed real estate agent, real estate broker or attorney ("Licensee") in good standing in the state in which the Property is located, and that Licensee has all licenses, permits or authorizations required by state or federal law to perform the duties undertaken by it in connection with the Short Sale, (ii) shall not knowingly misrepresent or omit to state, any material fact in order to induce the Borrower(s), BANA, the lender, the investor or the insurer to agree to the terms of a Short Sale that the Borrower(s), BANA, the lender, the investor or the insurer would not have agreed to had all material facts been known, and (iii) is in compliance with all applicable state and federal laws, rules and regulations governing the services provided, including without limitation those related to providing required disclosures to the Borrower(s), and shall be responsible and liable for all of the acts and omissions of its Designated Support Staff authorized to work on his/her behalf.

Each Designated Representative and his or her Designated Support Staff involved in a Short Sale regarding:

Address _____ City _____ State _____ Zip _____

Must complete, sign and date below.

Designated Representative: _____ Company Name: _____

State Licensing Entity: _____ State Licensing/Registration Number: _____

Type of License: _____ Phone: _____ Email: _____

Designated Representative Signature _____ Date _____

Designated Representative: _____ Company Name: _____

State Licensing Entity: _____ State Licensing/Registration Number: _____

Type of License: _____ Phone: _____ Email: _____

Designated Representative Signature _____ Date _____

Designated Representative: _____ Company Name: _____

State Licensing Entity: _____ State Licensing/Registration Number: _____

Type of License: _____ Phone: _____ Email: _____

Designated Representative Signature _____ Date _____

Designated Representative: _____ Company Name: _____

State Licensing Entity: _____ State Licensing/Registration Number: _____

Type of License: _____ Phone: _____ Email: _____

Designated Representative Signature _____ Date _____

The following Support Staff do(es) not hold a Real Estate Agent/Broker's License nor an Attorney's License but is assisting the above identified licensee(s) with administrative functions:

Designated Support Staff: **Pam Weeter & Jenn Bilek** Company Name: **North American Title**

Assistant For: _____ Designated Representative Signature _____ Date _____

Designated Support Staff: **Rene Gilliland** Company Name: **North American Title**

Assistant For: _____ Designated Representative Signature _____ Date _____