

## Request for Transcript of Tax Return

- ▶ **Do not sign this form unless all applicable lines have been completed.**  
▶ **Request may be rejected if the form is incomplete or illegible.**  
▶ **For more information about Form 4506-T, visit [www.irs.gov/form4506t](http://www.irs.gov/form4506t).**

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 quickly request transcripts by using our automated self-help service tools. Please visit us at [IRS.gov](http://IRS.gov) and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return**. There is a fee to get a copy of your return.

<b>1a</b> Name shown on tax return. If a joint return, enter the name shown first.  <b>Amita Prajapati</b>	<b>1b</b> First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)  <b>485-37-5121</b>
<b>2a</b> If a joint return, enter spouse's name shown on tax return.	<b>2b</b> Second social security number or individual taxpayer identification number if joint tax return
<b>3</b> Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)  <b>Amita Prajapati</b> <b>9010 Town and Country Blvd Apt E</b> <b>Ellicott City, MD 21043</b>	
<b>4</b> Previous address shown on the last return filed if different from line 3 (see instructions)	
<b>5</b> If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.  <b>TaxReturnVerifications.com</b> <b>327 Caldwell Dr. #100, Mailbox #ORDER4506, Goodlettsville, TN 37072</b>	

**Caution:** If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

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

**a Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, and Form 1120-S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days. ☐

**b Account Transcript**, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 10 business days. ☐

**c Record of Account**, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days. ☒

**7 Verification of Nonfiling**, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days. ☐

**8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2011, filed in 2012, will likely not be available from the IRS until 2013. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days. ☒

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

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

<b>12/31/2016</b>	<b>12/31/2015</b>	<b>12/31/2014</b>	
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**Caution:** Do not sign this form unless all applicable lines have been completed.

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

<b>Sign Here</b>	<input type="checkbox"/> <b>Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T. See instructions.</b>	Phone number of taxpayer on line 1a or 2a <b>(641) 583-5597</b>
	Signature (see instructions)	Date
	Title (if line 1a above is a corporation, partnership, estate, or trust)	
	Spouse's signature	Date

# TowneBank Mortgage

## WAIVER OF ADVANCE DELIVERY OF APPRAISAL

DATE: 08/10/2017  
BORROWER: Amita Prajapati  
LOAN NO: 000207810

Subject Property Address: 33 Methwold Court, Owings Mills, MD 21117

In accordance with our lending policies for mortgage loans (other than a Home Equity mortgage) you are entitled to a copy of the written appraisal report concerning the subject property at least three days prior to closing.

While we will try to provide you with a copy of the appraisal report in a timely manner, there may be times when it is not feasible to do so. So that your loan closing will not be delayed, you may waive the three day advance delivery requirement.

Any written appraisal report obtained in connection with your loan application was prepared solely for our use in evaluating a request for an extension of credit. Any written appraisal report should not be relied upon by you or any other person or entity. We make no express or implied representation or warranty of any kind to any person or entity, and we expressly disclaim any liability to any person or entity with respect to the property valuation.

Please also be advised that an appraiser must follow certain professional appraisal standards and is not allowed to discuss the appraisal with you or provide a copy of the written appraisal report directly to you.

### **BORROWER WAIVER**

By signing below, I certify that I have received this notice at least three days prior to closing and wish to waive the three (3) business day advance receipt of a copy of any written appraisal(s) developed in connection with my application for a mortgage loan. I agree to receive a copy of the written appraisal report at loan closing.

I understand that if I do not sign this waiver the loan closing may be delayed to accommodate the three (3) business day period for my advance receipt of any written appraisal(s), as required by certain investors and applicable law.

\_\_\_\_\_  
BORROWER

\_\_\_\_\_  
DATE

\_\_\_\_\_  
BORROWER

\_\_\_\_\_  
DATE

## Authorization for the Social Security Administration (SSA) To Release Social Security Number (SSN) Verification

Printed Name: <b>Amita Prajapati</b>	Date of Birth: <b>September 1, 1982</b>	Social Security Number: <b>485-37-5121</b>
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I want this information released because I am conducting the following business transaction:  
**seeking a mortgage loan from the company**

Reason (s) for using CBSV: (Please select all that apply)

- |  |  |
|--|--|
| <input checked="" type="checkbox"/> Mortgage Service | <input type="checkbox"/> Banking Service     |
| <input type="checkbox"/> Background Check            | <input type="checkbox"/> License Requirement |
| <input type="checkbox"/> Credit Check                | <input type="checkbox"/> Other               |

with the following company ("the Company"):

Company Name: **TowneBank Mortgage**

Company Address: **8825 Stanford Blvd Suite 310, Columbia, MD 21045**

I authorize the Social Security Administration to verify my name and SSN to the Company and/or the Company's Agent, if applicable, for the purpose I identified.

The name and address of the Company's Agent is: **PitchPoint Solutions Corp  
8586 Potter Park Drive, STE108  
Sarasota, FL 34238**

I am the individual to whom the Social Security number was issued or the parent or legal guardian of a minor, or the legal guardian of a legally incompetent adult. I declare and affirm under the penalty of perjury that the information contained herein is true and correct. I acknowledge that if I make any representation that I know is false to obtain information from Social Security records, I could be found guilty of a misdemeanor and fined up to \$5,000.

**This consent is valid only for 90 days from the date signed, unless indicated otherwise by the individual named above. If you wish to change this timeframe, fill in the following:**

This consent is valid for 90 days from the date signed. \_\_\_\_\_ (Please initial.)

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

Relationship (if not the individual to whom the SSN was issued): \_\_\_\_\_

**Contact information of individual signing authorization:**

Address: **9010 Town and Country Blvd Apt E**

City/State/Zip: **Ellicott City, MD 21043**

Phone Number: **641-583-5597**

# **BORROWER'S CERTIFICATIONS REGARDING UNDISCLOSED DEBTS AT APPLICATION**

Loan Number: 000207810  
Borrower(s): Amita Prajapati  
Property Address: 33 Methwold Court  
City, State and Zip: Owings Mills, MD 21117

Thank you for choosing TowneBank Mortgage for your mortgage financing needs. It is important that we have an accurate representation of your financial commitments so we can determine if you qualify for your loan. **Each time someone requests your credit report, an inquiry is noted on the report.** The most common reason this occurs is in connection with an application for credit such as a mortgage loan, auto loan, credit card, etc.

**We will continually monitor your credit activity during the loan application process, and may obtain a new credit report prior to close. New accounts and inquiries may impact your loan approval or loan closing as they can represent a change in your financial obligations.**

All additional debt obligations that are expected to exist at or around the time of this transaction closing\*, not included on the loan application, are provided below. Please attach the most recent statement (if available) for the debts listed below.

It is illegal for a person to knowingly withhold debt obligation information regarding a credit application to a financial institution. Withholding such information is bank fraud. Bank fraud is investigated by the Federal Bureau of Investigation (FBI) and is punishable by fines of up to \$1,000,000, or up to **30 years in federal prison**, or both.

*\* This in no way constitutes a loan commitment of approval.*

<u>Creditor</u>	<u>Total Obligation</u>	<u>Mthly Payment Amount</u>
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<u>Creditor</u>	<u>Total Obligation</u>	<u>Mthly Payment Amount</u>
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I (we) \_\_\_\_\_ / \_\_\_\_\_  
acknowledge and certify that I (we) have no other debt obligations that are expected to exist at or around the time of this transaction closing beyond what was provided on the loan application and what is provided above on this document. I (we) further acknowledge and certify that knowingly withholding debt obligation information is mortgage fraud, which is punishable by incarceration in federal prison.

Provide an explanation regarding any inquiry appearing on the credit report:

Inquiring Creditor: \_\_\_\_\_  
Explanation of Inquiry: \_\_\_\_\_  
Inquiring Creditor: \_\_\_\_\_  
Explanation of Inquiry: \_\_\_\_\_  
Inquiring Creditor: \_\_\_\_\_  
Explanation of Inquiry: \_\_\_\_\_

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

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

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

# Borrower's Certification & Authorization

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## Certification

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The undersigned certify the following:

1. I/We have applied for a mortgage loan from **TowneBank Mortgage**.  
In applying for the loan,  
I/We completed a loan application containing various information on the purposes of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application with the employer and/or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that **TowneBank Mortgage** reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

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## Authorization to Release Information

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To Whom It May Concern:

1. I/We have applied for a mortgage loan from **TowneBank Mortgage**.  
As part of the application process, **TowneBank Mortgage** may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We understand and agree that **TowneBank Mortgage** reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. **TowneBank Mortgage** or any investor that purchases the mortgage may address this authorization to any party names in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to **TowneBank Mortgage** or the investor that purchased the mortgage is appreciated.

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Amita Prajapati

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Date

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Date

Social Security Number: 485-37-5121

Social Security Number: