DOCUMENTS REQUIRED TO PROCESS YOUR LOAN APPLICATION

1. **Hardship letter** (Please use our provided form and must include dates)
2. **Mortgage statement** (Can be old. If you cannot locate, bring copy of original note)
3. **2013 & 2014 W-2 forms** (Please contact your employer if you have lost these)
4. **2014 & 2013 Federal Tax Returns,** ALL SCHEDULES (No State Returns. If you have not filed, please provide copy of extension)
5. **Two months of your most recent bank statements** (All pages, even if blank)
6. **One month of your most recent paystubs**
7. **Property Insurance binder or declaration page** (Can be old, or request from agent)
8. **Property Condition Questionnaire** (Attached, must be fully completed)
9. **Signed Credit Authorization form** (Attached)
10. **4506-T Form** (Attached, Please just sign and date the bottom, do not fill out the top)
11. **Government Issued Identification**

Do the categories below apply to you? If YES, please provide items listed under those categories.

Rental

- **6 (six) months bank statements showing the rent payments being deposited**
- **Copies of all of the leases and/or tenant-at-will agreements for ALL of your rental units**

Child Support

- **6 (six) months bank statements showing the child support payments being deposited**
- **A copy of your divorce decree OR a copy of your court order showing the amount of payments**

SSI

- **Your Social Security Award letter showing the monthly payment amount**

Condos

- **Please have the condo trustee complete the CONDO QUESTIONNAIRE** (attached)
- **A copy of the Master Insurance Binder** (the insurance for the *building*)
- **A copy of your Home Owner Association's BYLAWS *and* a copy of its BUDGET** (REQUIRED)

Duplex/Townhouse/Condex

- **A signed and dated letter from your neighbor stating that there is no condo fee for your property**

Bankruptcy

- **If you have a RECENT Bankruptcy ---- A copy of your bankruptcy discharge notice**

Pension

- **Your pension award letter showing the amount of money you receive**

******IMPORTANT*** Please note that you must save your estimated monthly mortgage payment during the entire application and negotiation processes or your loan will be denied.***

Return documents to your loan officer or info@sunhomehelp.org

Form **4506-T**
(Rev. January 2012)
Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

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

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 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.

KROLL FACTUAL DATA 5200 HAHNS PEAK DR, LOVELAND CO 80538

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 IRS transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.*

6 **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 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 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 2010, filed in 2011, will not be available from the IRS until 2012. 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.

Check this box if you have notified the IRS or the IRS has notified you that one of the years for which you are requesting a transcript involved **identity theft** on your federal tax return . . . . ☐

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, 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 the signature date.*

Phone number of taxpayer on line 1a or 2a

Sign Here

▶ Signature (see instructions) — Date

▶ Title (if line 1a above is a corporation, partnership, estate, or trust)

▶ Spouse's signature — Date

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

What's New

The IRS has created a page on IRS.gov for information about Form 4506-T at *www.irs.gov/form4506*. Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

General Instructions

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

Purpose of form. Use Form 4506-T to request tax return information. You can also designate (on line 5) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

Note. If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

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

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

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

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 and Form 1099)

If you filed an individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
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	RAIVS 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	RAIVS Team Stop 37106 Fresno, CA 93888 559-456-5876
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	RAIVS Team Stop 6705 P-6 Kansas City, MO 64108 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	RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 801-620-6922
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 859-669-3592

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

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

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

Note. If the 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. Ensure that all applicable lines are completed before signing.

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 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:

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.

Credit Authorization

1. To all consumer-reporting agencies and to all creditors and depositories of the undersigned:
   Please be advised that the undersigned, and each of them, has made application to:

   requesting an extension of credit to the undersigned. Therefore, the undersigned, and each of them, hereby authorizes you to provide credit report and/or a disclosure to Lender or any agent or balance. The undersigned also authorizes you to disclose your deposit or credit experiences with the undersigned to Lender or to third parties.

2. In addition, the undersigned, and each of them, hereby authorizes Lender to disclose to any third party, or any agent or employee thereof, information regarding the deposit or credit experience with any of the undersigned.

3. A photographic or carbon copy of this authorization bearing a photographic or carbon copy of the signature(s) of the undersigned may be deemed to be equivalent to the original hereof and may be used as a duplicate original.

Borrower	Date	Co-Borrower	Date

Aura

[illegible] main
[illegible] fax
www.auramortgage.com

Explanation of Hardship

Please explain in detail what happened that caused your hardship; include dates and detail about what happened: Example: I lost my job January 10, 2011, and did not regain employment until March 1, 2011.

Please explain your current financial situation and tell us in detail how you will be able to make your mortgage payments now. Please provide when the hardship ended and when you were financially stable, including dates. Example: I regained employment March 1, 2011 and have caught up with all other bills and have been able to save $5000.

Signed ____ Date ________________

A liability is money you owe on a loan of a credit card. In order to best help you, we need to know how much you currently owe.

Please enter the name of the person who has the debt. In the "Type of Liability" field, please describe the liability, for example credit cards, student loans, car loans, legal fees, liens, back taxes or outstanding medical bills. Please do not include information about your house in this section.
In the "Creditor Name" field, enter the lender who holds the debt or the bank that holds the debt.
In the "Monthly Payment" field, enter the amount you pay monthly. Please also enter the total amount you owe.

example

NAME John Doe — Monthly Payment $ 200.00

Type of Liability Credit Card — Total Amount You Owe $ 2000.00

Creditor Name Guaranty Bank — Is the account past due? ☐ Yes ☐ No

NAME — Monthly Payment $

Type of Liability — Total Amount You Owe $

Creditor Name — Is the account past due? ☐ Yes ☐ No

NAME — Monthly Payment $

Type of Liability — Total Amount You Owe $

Creditor Name — Is the account past due? ☐ Yes ☐ No

NAME — Monthly Payment $

Type of Liability — Total Amount You Owe $

Creditor Name — Is the account past due? ☐ Yes ☐ No

NAME — Monthly Payment $

Type of Liability — Total Amount You Owe $

Creditor Name — Is the account past due? ☐ Yes ☐ No

NAME — Monthly Payment $

Type of Liability — Total Amount You Owe $

Creditor Name — Is the account past due? ☐ Yes ☐ No

BOSTON COMMUNITY CAPITAL

STABILIZING URBAN NEIGHBORHOODS

PROPERTY CONDITION QUESTIONNAIRE

Date: ______________________________

Applicant: ____________________________ Co-Applicant: ____________________________

Address: ____

IF YOU OWN A MULTI-UNIT DWELLING (2FAM OR 3FAM), PLEASE USE THIS QUESTIONNAIRE TO ASSESS THE UNIT YOU *OCCUPY*. A SUPPLEMENT IS PROVIDED TO ASSESS THE OTHER UNITS.

OVERALL CONDITION

What is the condition of your house?

- ☐ The house is in **very good** condition, and has been recently updated (last 5 years).
- ☐ The house is in **good** condition with some wear and tear, but no repairs are needed.
- ☐ The house is in **average** condition with wear and tear, and **some repairs** may be needed.
  - Please list what repairs may be needed:

    ____

    ____
- ☐ The house is in **fair** condition, and **major repairs** will be needed.
  - Please list what repairs will be needed:

    ____

    ____

EXTERIOR OF THE HOUSE

ROOF

Has roof been replaced since you bought the house?

☐ No ☐ **Yes:** _____ years ago, OR: ______ (month) /______ (year)

What is the condition of your roof?

- ☐ The roof is in **good** condition
- ☐ The roof is in **average/fair** condition (it is reaching the end of its life expectancy, needs patching…)
- ☐ The roof is in **poor** condition and has to be totally replaced.
  - Please describe any interior repairs needed ***because of the leaking roof***:

    ____

SEWER SYSTEM

Do you have: ☐ **City/Town Connection**

☐ **Septic System** When was your **septic system** inspected for the last time?

☐ ________ (month) / _______ (year)

☐ **Never inspected** since I bought the house

NOTE: If you have a septic system, you will be required to provide a Title V Certificate prior to closing

OTHER INFORMATION

Sidings:	☐ Replaced in: _________ (year)	☐ Not replaced since I bought the house
Roof Shingles:	☐ Replaced in: _________ (year)	☐ Not replaced since I bought the house
Gutters:	☐ Replaced in: _________ (year)	☐ Not replaced since I bought the house

Evidence of rot: ☐ No ☐ Yes – Where? ______________________________

BOSTON COMMUNITY CAPITAL

STABILIZING URBAN NEIGHBORHOODS

INTERIOR OF THE HOUSE

MOLD

Do you have any problems with mold? ☐ **No** ☐ **Yes**

If yes: What part of the house? ______________________________

HEATING SYSTEM

Do you have: ☐ **Gas heat** ☐ **Oil heat** ☐ **Electric**

Has your heating system been updated or replaced since you bought the house?

☐ No ☐ **Yes:** _____ years ago, OR: ______ (month) /______ (year)

What is the condition of your heating system?

- ☐ The heating system is in **good** condition
- ☐ The heating system is in **average/fair** condition and is reaching the end of its life expectancy
  - Please describe needed repairs (if any): ______________________________
- ☐ The heating system is in **poor** condition and has to be replaced.

BASEMENT

Is there any water evident in the basement after rain?	☐ **No**	☐ **Yes**
Is there mold or a musty smell? Notice dampness?	☐ **No**	☐ **Yes**
Do you have a sump pump?	☐ **No**	☐ **Yes**

LEAD PAINT

Do you have children under 6 years old?	☐ **No**	☐ **Yes**
When was your house built?	☐ **Before 1978**	☐ **After 1978**

If your house was built before 1978, was it de-leaded?
☐ **Yes (I will provide an official de-leading certificate)**
☐ **No**
☐ **I don't know**

OTHER INFORMATION

Bedroom(s):	☐ How many bedrooms? __________	☐ Updated in: ____________ (year) ☐ Not updated since I bought the house
Bathroom(s):	☐ How many bathrooms? __________	☐ Updated in: ____________ (year) ☐ Not updated since I bought the house
Kitchen:	☐ Updated in: ________ (year)	☐ Not updated since I bought the house
Windows:	☐ Replaced in: ________ (year)	☐ Not replaced since I bought the house
Flooring:	☐ Replaced in: ________ (year) ☐ Not replaced since I bought the house	☐ Which rooms? ______________

PLEASE LIST ANY OTHER REPAIRS NEEDED:

____

____

Thank you for your time,

The SUN Team

Boston Community Capital 56 Warren St, Boston, MA 02119 Phone: 617.427.8600