

Requirements for Apartment Lending Loans

Program A Pre-Qualification Documents and Stacking Order

The minimum documents required to submit a file for a pre-qualification and to receive a commercial good faith estimate in the form of a conditional commitment letter are listed below. This information is required in order to size the loan and order the appraisal. Please don't send funds with the PQ package. We are reviewing the below documents just to see if the property and borrower fit our guidelines.

Brokers; please do not order an appraisal. Vision Mortgage Company's Lender Source orders the appraisal and processes the loan internally after the file has been Pre-Qualified. All PQ information below is required before the appraisal can be ordered. After the loan has been Pre-Qualified the rate can be locked for 60 days.

BORROWER(S) INFORMATION:

1. A completed 1003 Application. Married couples can be combined on one application as borrower and co-borrower. Non-married borrowers require separate 1003 Applications.
2. Exhibit 8 Schedule of Real Estate Owned . This is required and asks more detailed information about the borrower's properties than what is on the 1003 application.
3. Last two years of personal tax returns from all borrowers. Include all schedules.
NOTE: We do not calculate D.T.I. ratios for Program A. The purpose of reviewing two years of tax returns is to make sure the borrower has done their taxes. And we need two consecutive years in a row.
4. 4506T tax form completed and signed.
5. Borrower(s) clear copy of driver's license.

PROPERTY INFORMATION:

6. Sales Contract and Escrow Instructions if applicable. Please make sure the contract shows a minimum of 45 days to close from the date we receive the package. 60 days to close is a more realistic time on the Sales Contract to close the loan. We have closed faster than 60 days but, we never know what the appraisal will come up with or other obstacles we can't foresee that we would need additional time to handle.
7. Preliminary Title on Subject Property Ordered by Broker. Preliminary Title is required to order the appraisal. We condition for title work if it is not included in the pre-qualification package.
Nationwide Approved Title Companies: Attorneys Title, Chicago Title, Fidelity National Title, First American Title, Lawyers Title or Stewart Title.

Mortgagee and Insurance Clause: Call for instructions.

8. Five (5) color photos of the property. (N, S, E, W and one street) .

9. Building Rent Roll.

10. All leases or rental agreements for the subject property.

Note: *Include two (2) copies of all leases or rental agreements.

11. Subject Property Operating History and Year to Date Operating Statements:

1. 2005 (1/1/05 - 12/31/05) Operating Statement signed by the current owners as true and correct or Schedule E from their personal tax returns. Refinances require schedule E's from borrower's personal tax returns.

2. 2006 (1/1/06 - 12/31/06) Operating Statement signed by the current owners as true and correct or Schedule E from their personal tax returns. Refinances require schedule E's from borrower's personal tax returns.

3. 2007 (Year to Date) Income and Expense Statement signed by the current owners as true and correct.

Call for an exception to this requirement, i.e. letter of explanation that property was purchased out of bankruptcy and no records are available from previous owner.

12. a) Collateral/Borrower Information Questionnaire

b) Seismic Map of USA.

BROKER INFORMATION:

13. Broker Registration Form.

14. Broker/LO Agreement.

All downloadable files

BORROWER(S) INFORMATION:

- Uniform Loan Application
- Schedule of Real Estate Owned
- 4506T Tax Form Download

PROPERTY INFORMATION:

- Rent Roll
- Collateral Information Questionnaire
- Seismic Map of USA

BROKER INFORMATION:

- Broker Registration Form
- Broker Referral Agreement

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower _____	Co-Borrower _____
I. TYPE OF MORTGAGE AND TERMS OF LOAN	
Mortgage Applied for: <input type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain): _____ Agency Case Number _____ Lender Case Number _____ <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service	
Amount \$ _____	Interest Rate % _____
No. of Months _____	Amortization Type: <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): _____ <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type): _____
II. PROPERTY INFORMATION AND PURPOSE OF LOAN	
Subject Property Address (street, city, state, & ZIP) _____	
Legal Description of Subject Property (attach description if necessary) _____	
Purpose of Loan <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): _____ <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	
Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment	
<i>Complete this line if construction or construction-permanent loan.</i>	
Year Lot Acquired _____	Original Cost \$ _____
Amount Existing Liens \$ _____	(a) Present Value of Lot \$ _____
	(b) Cost of Improvements \$ _____
	Total (a+b) \$ _____
<i>Complete this line if this is a refinance loan.</i>	
Year Acquired _____	Original Cost \$ _____
Amount Existing Liens \$ _____	Purpose of Refinance _____
	Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made
	Cost: \$ _____
Title will be held in what Name(s) _____	Manner in which Title will be held _____
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) _____	
Estate will be held in: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date) _____	
III. BORROWER INFORMATION	
Borrower	Co-Borrower
Borrower's Name (include Jr. or Sr. if applicable) _____	Co-Borrower's Name (include Jr. or Sr. if applicable) _____
Social Security Number _____	Social Security Number _____
Home Phone (incl. area code) _____	Home Phone (incl. area code) _____
DOB (mm/dd/yyyy) _____	DOB (mm/dd/yyyy) _____
Yrs. School _____	Yrs. School _____
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated
Dependents (not listed by Co-Borrower) no. _____ ages _____	Dependents (not listed by Borrower) no. _____ ages _____
Present Address (street, city, state, ZIP) _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____	Present Address (street, city, state, ZIP) _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____
Mailing Address, if different from Present Address _____	Mailing Address, if different from Present Address _____
<i>If residing at present address for less than two years, complete the following:</i>	
Former Address (street, city, state, ZIP) _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____	Former Address (street, city, state, ZIP) _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____
Former Address (street, city, state, ZIP) _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____	Former Address (street, city, state, ZIP) _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____

Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower	
Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job		Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job	
	Yrs. employed in this line of work/profession			Yrs. employed in this line of work/profession	
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)		Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	
	Monthly Income \$			Monthly Income \$	
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)		Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	
	Monthly Income \$			Monthly Income \$	
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)		Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	
	Monthly Income \$			Monthly Income \$	
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)		Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	
	Monthly Income \$			Monthly Income \$	
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)		Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	
	Monthly Income \$			Monthly Income \$	
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$	\$	\$	Rent	\$	
Overtime				First Mortgage (P&I)		\$
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
Total	\$	\$	\$	Total	\$	\$

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income *Notice:* Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed by that spouse or other person also.

Completed Jointly Not Jointly

ASSETS		Cash or Market Value	LIABILITIES			Monthly Payment & Months Left to Pay	Unpaid Balance
Description		\$	Name and address of Company			\$ Payment/Months	\$
Cash deposit toward purchase held by:		\$	Acct. no.				
<i>List checking and savings accounts below</i>			Name and address of Company			\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union		\$	Acct. no.				
Acct. no.		\$	Name and address of Company			\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union		\$	Acct. no.				
Acct. no.		\$	Name and address of Company			\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union		\$	Acct. no.				
Acct. no.		\$	Name and address of Company			\$ Payment/Months	\$
Acct. no.		\$	Acct. no.				
Stocks & Bonds (Company name/number description)		\$	Name and address of Company			\$ Payment/Months	\$
Life insurance net cash value		\$	Acct. no.				
Face amount: \$		\$	Name and address of Company			\$ Payment/Months	\$
Subtotal Liquid Assets		\$	Acct. no.				
Realestate owned (enter market value from schedule of real estate owned)		\$	Name and address of Company			\$ Payment/Months	\$
Vested interest in retirement fund		\$	Acct. no.				
Net worth of business(es) owned (attach financial statement)		\$	Name and address of Company			\$ Payment/Months	\$
Automobiles owned (make and year)		\$	Alimony/Child Support/Separate Maintenance Payments Owed to:			\$	
Other Assets (itemize)		\$	Job-Related Expense (child care, union dues, etc.)			\$	
			Total Monthly Payments			\$	
Total Assets a.		\$	Net Worth (a minus b) =>			\$	Total Liabilities b. \$

Schedule of Real Estate Owned (if additional properties are owned, use continuation sheet)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS				
a. Purchase price	\$	<p>If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.</p> <p>a. Are there any outstanding judgments against you? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>b. Have you been declared bankrupt within the past 7 years? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>d. Are you a party to a lawsuit? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? <small>(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)</small></p> <p>f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? <small>If "Yes," give details as described in the preceding question.</small></p> <p>g. Are you obligated to pay alimony, child support, or separate maintenance? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>h. Is any part of the down payment borrowed? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>i. Are you a co-maker or endorser on a note? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>-----</p> <p>j. Are you a U. S. citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>k. Are you a permanent resident alien? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>l. Do you intend to occupy the property as your primary residence? <small>If "Yes," complete question m below.</small></p> <p>m. Have you had an ownership interest in a property in the last three years? (1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)? _____ (2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? _____</p>	Borrower	Co-Borrower		
b. Alterations, improvements, repairs			Yes	No	Yes	No
c. Land (if acquired separately)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Discount (if Borrower will pay)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Total costs (add items a through h)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Subordinate financing			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Borrower's closing costs paid by Seller			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Other Credits (explain)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o. Loan amount (add m & n)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
p. Cash from/to Borrower (subtract j, k, l & o from i)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, 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.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate purpose through any source, including a source named in this application or a consumer reporting agency.

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

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER <input type="checkbox"/> I do not wish to furnish this information Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male
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To be Completed by Interviewer This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet	Interviewer's Name (print or type) <hr/> Interviewer's Signature Date <hr/> Interviewer's Phone Number (incl. area code)	Name and Address of Interviewer's Employer
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SCHEDULE OF REAL ESTATE OWNED

Borrower:										CASH FLOW										Ownership Entity
Proposed status changes in the near future (sale, exchange, rental composition, etc.) should be described in remarks section. If percentage of ownership in any property is less than 100%, indicate other owners and their % in remarks section.																				
Property Address		Property Type	% of Owrshp	Acq. Date		Market Value	Mortgage Liens		Date Loan Due	Name of Mortgage Lender	Loan Number	Monthly Rents	Monthly Mtg. Pmt.	Taxes, Ins., Maintenance	Net Rental Income	Ownership Entity				
Status				Date:	Cost:		1st	2nd												
Owner Occupied	Rental	# of Units:	%	Date:	Cost:	\$	1st				\$	\$	\$	\$						
Pending Sale	Sold			Cost:	2nd															
Owner Occupied	Rental	# of Units:	%	Date:	Cost:	\$	1st				\$	\$	\$	\$						
Pending Sale	Sold			Cost:	2nd															
Owner Occupied	Rental	# of Units:	%	Date:	Cost:	\$	1st				\$	\$	\$	\$						
Pending Sale	Sold			Cost:	2nd															
Owner Occupied	Rental	# of Units:	%	Date:	Cost:	\$	1st				\$	\$	\$	\$						
Pending Sale	Sold			Cost:	2nd															
Owner Occupied	Rental	# of Units:	%	Date:	Cost:	\$	1st				\$	\$	\$	\$						
Pending Sale	Sold			Cost:	2nd															
Owner Occupied	Rental	# of Units:	%	Date:	Cost:	\$	1st				\$	\$	\$	\$						
Pending Sale	Sold			Cost:	2nd															
TOTALS																				
TOTALS																				
\$																				

THIS SCHEDULE IS TO BE ATTACHED TO AND MADE A PART OF MY LOAN APPLICATION. SIGNED _____ DATE: ___/___/___

Multifamily Rent Roll

BORROWER / GUARANTOR											
PROPERTY ADDRESS								CITY		STATE	ZIP CODE
TOTAL NUMBER OF UNITS:				NUMBER OF VACANT UNITS:		NUMBER OF FURNISHED UNITS:		NUMBER OF UNFURNISHED UNITS:		NUMBER SECTION 8 UNITS:	
APT. #	Address	TENANTS NAME	BDR / BATH	SQ. FEET (approx)	CURRENT RENT IN PLACE	OCCUPANCY DATE	LEASE EXPIRATION or MTM	DATE LAST RENT INCREASE	FURNISHED UNIT (Y/N)	SEC 8 (Y/N)	ANY RENT CONCESSIONS
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MONTHLY RENT SCHEDULE:	
MONTHLY LAUNDRY INCOME: <small>(Must show on Income/Expenses)</small>	
MONTHLY GARAGE INCOME:	
OTHER: _____	
TOTALS FROM ADDITIONAL PAGES <small>(IF NEEDED)</small>	
TOTAL GROSS MONTHLY INCOME:	

ALL COLUMNS AND SECTIONS MUST BE COMPLETED

What utilities are included in rent? Electricity Cable TV Gas
 Garbage Water Heat

Is the property subject to rent control? Yes No

If Yes, what is the current allowable increase per year? _____ %

What has been your average monthly occupancy rate over the preceeding 12 months? _____ %

I certify, to the best of my knowledge, under penalty of perjury that the information herein is true and accurate as of:			DATE
BORROWER / GUARANTOR	DATE	Apartment Lending Corporation	DATE

Multifamily Rent Roll

PAGE 2

BORROWER / GUARANTOR													
PROPERTY ADDRESS								CITY		STATE		ZIP CODE	
TOTAL NUMBER OF UNITS:				NUMBER OF VACANT UNITS:		NUMBER OF FURNISHED UNITS:		NUMBER OF UNFURNISHED UNITS:		NUMBER SECTION 8 UNITS:			
APT. #	Address	TENANTS NAME	BDR	/	BATH	SQ. FEET (approx)	CURRENT RENT IN PLACE	OCCUPANCY DATE	LEASE EXPIRATION or MTM	DATE LAST RENT INCREASE	FURNISHED UNIT (Y/N)	SEC 8 (Y/N)	ANY RENT CONCESSIONS
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MONTHLY RENT SCHEDULE: PAGE 2			<u>ALL COLUMNS AND SECTIONS MUST BE COMPLETED</u>										

BORROWER / GUARANTOR'S INITIALS: _____

Multifamily Finance Group

Collateral/Borrower Information Questionnaire

Date completed: _____ Prepared By: _____

Property Address: _____

The purpose of this questionnaire is to provide additional factual information regarding physical attributes, occupancy agreements and operational characteristics of the property for use in the appraisal and underwriting processes. Please answer each question explaining any "Yes" answers below:

- | Yes | No | |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | 1. Has the Borrower(s) personally inspected the property, its operations and visited the surrounding market to prepare a prudent management plan? Please Explain in details for YES or NO: |
| <input type="checkbox"/> | <input type="checkbox"/> | 2. a) If this is a purchase transaction, does someone other than the seller currently hold title to the property? If YES please explain: |
| <input type="checkbox"/> | <input type="checkbox"/> | b) Does the sale represent a flip of the property where more than one consecutive title transfer will occur? If YES to please explain all details. |
| <input type="checkbox"/> | <input type="checkbox"/> | 3. Do the borrowers collectively have a net worth less than the loan amount being requested? |
| <input type="checkbox"/> | <input type="checkbox"/> | 4. If a refinance, does the subject's mortgage loan being paid off have any late payments? If YES please explain: |
| <input type="checkbox"/> | <input type="checkbox"/> | 5. If an unseasoned refinance (purchased less than 2 years from the registration of the loan), did the borrower's put at least 20% down of the original purchase price? |
| <input type="checkbox"/> | <input type="checkbox"/> | 6. Does the borrower(s) have previous management experience in the subject's market or any other market? If YES, please explain how many year's experience, with what type of properties and in what markets: |
| <input type="checkbox"/> | <input type="checkbox"/> | 7. a) Does the subject property have occupancy less than 85%? |
| <input type="checkbox"/> | <input type="checkbox"/> | b) Is the subject located in a market where the vacancy is greater than 15%? |
| <input type="checkbox"/> | <input type="checkbox"/> | 8. Does the DCR fall below 1.10 when only counting rents for the occupied units? If YES, what is it? |
| <input type="checkbox"/> | <input type="checkbox"/> | 9. If the property has subsidized rents (Section 8, HAP, tax credits, etc), does the borrower(s) have experience with these types of properties? If YES, please explain: |
| <input type="checkbox"/> | <input type="checkbox"/> | 10. a. Does the property contain commercial income that accounts for more than 25% of the annual gross potential income? If YES then please explain |
| <input type="checkbox"/> | <input type="checkbox"/> | b. Does the commercial component share the same tax parcel number? If NO please explain |
| <input type="checkbox"/> | <input type="checkbox"/> | 11. Does the property have separate entrances, kitchens and bathrooms for each unit? If NO property is ineligible. |
| <input type="checkbox"/> | <input type="checkbox"/> | 12. a) Is the property ownership other than fee simple? If YES, please explain: |
| <input type="checkbox"/> | <input type="checkbox"/> | b) If leasehold, is there at least 25 years remaining on the lease when the proposed loan matures? |
| <input type="checkbox"/> | <input type="checkbox"/> | 13. a) Is the property being presented as "split-up" that cannot be "split-up" because of elements essential to the entire property such as ingress and egress, parking and common area facilities such as swimming pools and clubhouses? If YES please explain: |
| <input type="checkbox"/> | <input type="checkbox"/> | b) Is there recorded easements providing access to these common areas? |
| <input type="checkbox"/> | <input type="checkbox"/> | 14. Is the property part of a planned unit development or condo association that exhibits financial weakness? If YES please explain: Lender will also determine if Lender's exposure in association is greater than 50%, if so property is ineligible. |
| <input type="checkbox"/> | <input type="checkbox"/> | 15. Does the properties include a residential component, but is unique to the market such as churches, retirement facilities, "halfway" houses or nursing homes/assisted living centers? If YES please explain: |
| <input type="checkbox"/> | <input type="checkbox"/> | 16. Does the property have public-provided water and sewer? If NO then please explain |
| <input type="checkbox"/> | <input type="checkbox"/> | 17. Does the property rent space units where liquor, beer or wine is served to customers and consumed on-site? If YES then please explain |
| <input type="checkbox"/> | <input type="checkbox"/> | 18. Does the property show evidence of having been converted from its initial intended and permitted use – such as from a house or from a motel? If YES then please explain |
| <input type="checkbox"/> | <input type="checkbox"/> | 19. Does the property include land parcels that do not share a common lot line (that are not contiguous)? If YES then please explain |
| <input type="checkbox"/> | <input type="checkbox"/> | 20. Does the property contain aluminum wiring? |
| <input type="checkbox"/> | <input type="checkbox"/> | a) Is there aluminum wiring running from the electrical sub-panel to the major appliances (stove, refrigerator, air conditioner)? |
| <input type="checkbox"/> | <input type="checkbox"/> | b) If answered "yes" to question (a), is the appliance plugged into a properly wired, code compliant 220 volt outlet?; If no, is the appliance plugged into a properly lugged standard 115 volt outlet? |
| <input type="checkbox"/> | <input type="checkbox"/> | c) Is there aluminum wiring going to all other receptacles other than the major appliances? |
| <input type="checkbox"/> | <input type="checkbox"/> | d) If answered "yes" to question (c), are the receptacles pigtailed with retrofitted copper and fastened with a lug-nut? |
| <input type="checkbox"/> | <input type="checkbox"/> | e) Is there knob & tube wiring present? |

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21. a) Does the property operate with seasonal occupancy? If YES then please explain
- b) Is the Property Student Housing? If YES then please explain (provide percentage of units with student tenants)
22. Does the property operate as furnished housing (Furniture provided by the landlord)? If so, identify the units and their bedroom count mix. If YES then please explain
23. a) Is the property subject to rent control restrictions either by public law or under any other agreement (HAP contract), or any type of Affordable Housing/Tax Exemption Projects? If YES then please explain **Borrower will need to obtain a Collateral Assignment from HUD prior to or near the time of rate lock. Lender will require legal review of the HAP contract and Collateral Assignment from HUD or other documentation required.**
- b) Are the HAP rents above market?
24. a) Does the property have subsidized rental (Section 8) occupancy? If YES, how many units? All Section 8 leases & addenda are required with submission of loan package.
- b) Are the Section 8 rents higher than market? If YES then please explain
25. Does the property have tenancy restrictions or conditions attached to the property based upon zoning, permit, HUD, municipality or other enablement agreements that set aside tenancy allocations? If YES then please explain
26. Does the property have rooming house tenancy (i.e. – where initial lease occupancy terms are less than six months and/or rent paid more frequently than monthly)? If YES then please explain
27. For refinance transactions, does the income and expenses for the subject property provided on the Cash Flow Summary match the borrower's filed tax return income and expenses? If NO please explain:
28. Has the property in the past 12 months offered: 1) rent concessions, or 2) other rent abatement techniques? If YES then please explain
29. Has the borrower been made aware of any prior testing of the property for any of the following: (A) radon; (B) asbestos; (C) lead hazards; (D) chemical contamination of the soil or ground water; (E) underground subsidence risk; or (F) performance of a Phase 1 Environmental Study? If YES then please explain
30. Is the property heated by oil supplied by an underground oil tank, or are any unused underground tanks present? If YES then please explain
31. a) Is the property within 1/8 mile of any facility that generates or handles materials that could be considered toxic or hazardous in nature: e.g. dry cleaner, service station, oil change facility, etc.? If YES then please explain
- b) Does the property have a dry cleaning plant on the premises? If YES, please explain
32. Is the property a Mobile Home Park with less than 15 pads and has more than 25% park owned models or more than 10% Recreational Vehicles? If YES then please explain
33. Does the Mobile Home Park have dirt or gravel roads?
34. Is the property a Mobile Home Park with onsite waste management / septic or well? If YES then please explain. **If onsite waste management – Lender will require current permits with no violations from the local authority (Lender reserves the right to obtain a third party consultant at borrower's expense to review the documentation). If septic or well - Lender requires satisfactory well and/or septic inspection from a licensed inspector (Borrower can order.)**
35. Does the property have units/pads occupied by military personnel, and located in an area where the military employment accounts for more than 15% of the local employment base? Please explain:
36. Is the property within a Zone 3 or 4 as defined by the FEMA Seismic Zone Map?
- a) Is the property built on or next to a hill with a slope exceeding a 30 degree angle? If YES, then property is **INELIGIBLE**.
- b) Is the loan amount requested greater than \$1,500,000 with a joint LTV greater than 55% with any one of the following characteristics: 1) Basic structural system other than wood frame, 2) Tuck-under parking greater than 30.00% of the footprint of the building, 3) Subterranean parking built prior to 1980 or having a solid/sheer wall equating less than 30% of the perimeter, or 4) Soft Story where more than 50% of the structure is built above a retail store with a large store display? If YES, then a PL is needed. **Complete attached Seismic Questionnaire.**

Borrower/Guarantor

Signature

Date

Broker

Signature

Date

Multifamily Finance Group

Seismic Questionnaire

If answered **YES** to question 36b on the Collateral Information Questionnaire, please provide the following information regarding the subject below, which will need to be accurate in order to order a PL report. The PL Report is ordered from a web-site and the turn-around time is within several minutes. There is no fee to the borrower for the PL report, however, if any information below is inaccurate (with the exception of #7) upon review of the appraisal or any other reports during the Underwriting phase, MFG reserves the right to re-order the PL at Borrower's expense of \$500.00.

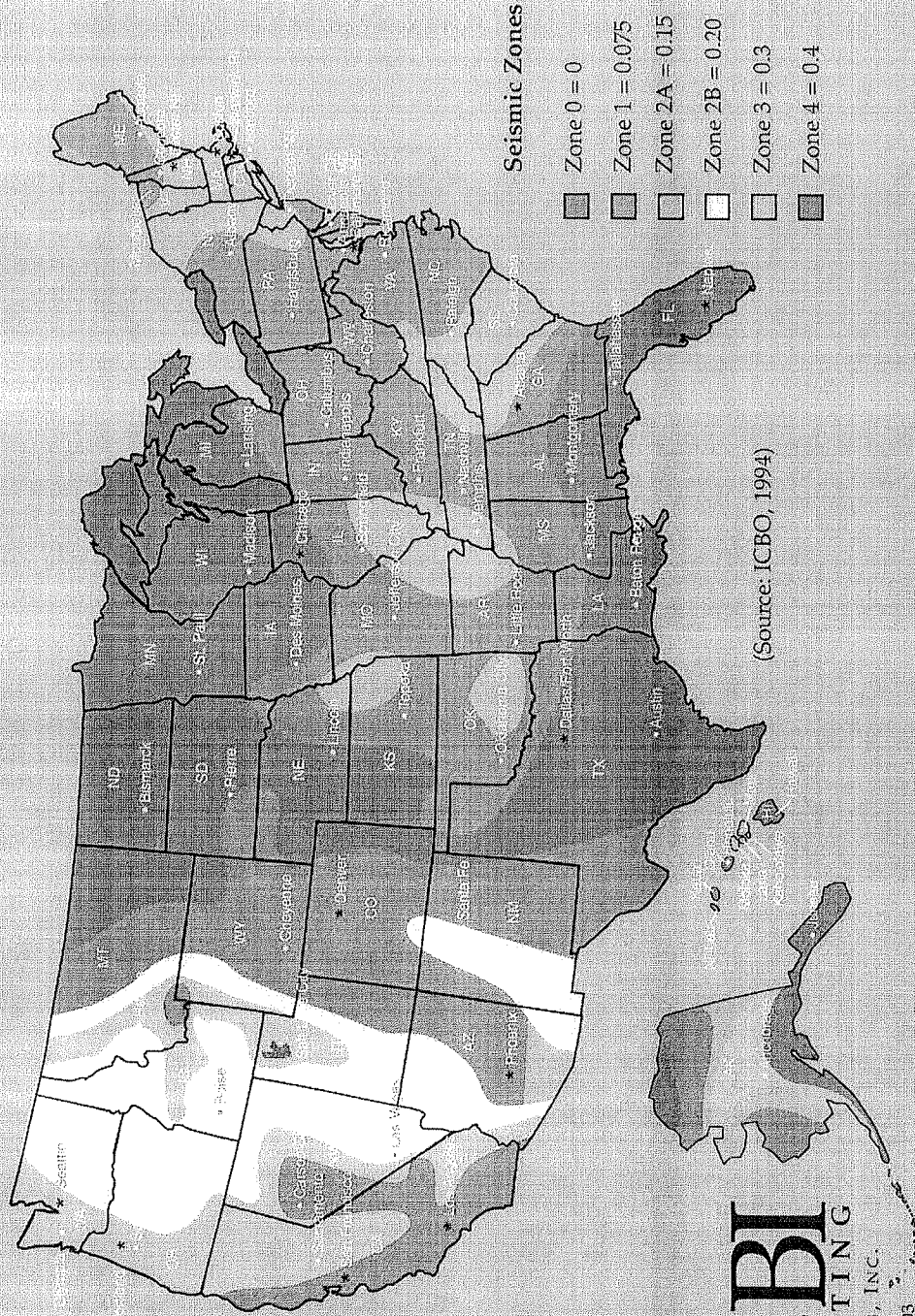
If there are non-contiguous properties being registered, complete a Seismic Questionnaire for each separate non-contiguous apartment complex.

1. Construction Type (Basic Structural System): Choose One
2. Year Built:
3. Number of Stories:
4. Soft Story: **Enter NO if:** 1) Tuck-under parking equal to or less than 30% of the footprint of the building. Tuck Under Parking refers to a building with more than 30.00% of the structure built above a street-level parking garage. If tuck under parking is present, it is classified as a soft-story condition; 2) Subterranean Parking built in 1980 or after having a solid/sheer wall equating to at least 30% of the perimeter. Subterranean refers to a structure below the first floor with solid/shear wall construction, equating to at least 30.00% of the perimeter. The solid/shear wall construction must be composed of concrete; or 3) Soft Story where 50% or less of the structure is built above a retail store with a large store display. Soft Story refers to a building in which one story, usually the ground floor, is particularly tall, or more than 30.00% of the structure is built above a parking garage or more than 50.00% of the structure is built above a retail store with a large display window, **OTHERWISE Enter YES.**
5. Has the property been retrofitted: NO Unknown YES (if YES please provide supporting documentation).
6. Building Shape: Choose One
7. Torsion: Is the Building Symmetric or Asymmetric Unknown (Symmetric is a mirror image would be the same if split in half (or the length to width ratio is less than 2:1), otherwise it is Asymmetric. If not sure, default to unknown.)
8. Foundation Type (*see definitions below): Choose One

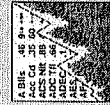
*Definitions:

- **Masonry Basement:** Basement made of mason (mason = a wall usually made of stone).
- **Concrete Basement:** Basement made of concrete.
- **Masonry Wall:** Foundation of masonry built partially below and above ground (not a basement).
- **Crawlspace – Cripple wall:** A crawlspace is an unfinished, accessible space below the first floor of a structure that is usually less than full story height. Cripple wall is made of wood framed studs that support the structure from the foundation.
- **Crawlspace – Masonry:** A crawlspace where instead of wood framed studs supporting the structure from the foundation, masonry supports the structure from the foundation.
- **Post & Pier:** Wood posts (spaced 4 to 8 feet) toe-nailed to the wood girder which is part of the first floor framing and the bottom of the wooden posts are supported by concrete pads (typically pyramid in shape) which may or may not be embedded into the ground.
- **Footings:** A foundation that prevents excessive settlement or movement by distributing building loads directly to the soil.
- **Mat/slab:** A floor of reinforced concrete.
- **Pile:** A foundation made of beams driven into the soil. The beams can be solid wood or hollow steel beams filled with concrete.

United States Seismic Zone Map



(Source: ICBO, 1994)



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Request for Transcript of Tax Return

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

OMB No. 1545-1872

TIP: Use new 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 Address, (including apt., room, or suite no.), city, state, and ZIP code 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: Lines 6 and 7 must be completed if the third party requires you to complete Form 4506-T. Do not sign Form 4506-T if the third party requests that you sign Form 4506-T and lines 6 and 7 are blank.

- 6 **Product requested.** Most requests will be processed within 10 business days. If the product requested relates to information from a return filed more than 4 years ago, it may take up to 30 days. Enter the return number here and check the box below. ▶ _____
- a **Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. Transcripts are generally 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
 - 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
 - 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
 - d **Verification of Nonfiling**, which is proof from the IRS that you did not file a return for the year
 - e **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 2003, filed in 2004, will not be available from the IRS until 2005. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213

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.

7 **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.

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

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	

A Change To Note

• **New Form 4506-T**, Request for Transcript of Tax Return, is used to request tax return transcripts, tax account transcripts, W-2 information, 1099 information, verification of non-filing, and a record of account. **Form 4506**, Request for Copy of Tax Return, is now used only to request copies of tax returns.

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.

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

Note: If you are requesting more than one transcript or other product and the chart below shows two different service centers, mail your request to the service center based on the address of your most recent return.

Chart for individual transcripts (Form 1040 series)

If you lived in and filed an individual return:	Mail or fax to the Internal Revenue Service at:
Maine, Massachusetts, New Hampshire, New York, Vermont	RAIVS Team 310 Lowell St. Stop 679 Andover, MA 01810 978-691-6859
Alabama, Florida, Georgia, Mississippi, North Carolina, South Carolina, West Virginia, Rhode Island	RAIVS Team 4800 Buford Hwy. Stop 91 Chamblee, GA 30341 678-530-5326
Arkansas, Colorado, Kentucky, Louisiana, New Mexico, Oklahoma, Tennessee, Texas	RAIVS Team 3651 South Interregional Hwy. Stop 6716 Austin, TX 78741 512-460-2272
Alaska, Arizona, California, Hawaii, Idaho, Montana, Nevada, Oregon, Utah, Washington, Wyoming	RAIVS Team Stop 38101 Fresno, CA 93888 559-253-4992
Delaware, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, South Dakota, Wisconsin	RAIVS Team Stop B41-6700 Kansas City, MO 64999 816-823-7667
Ohio, Virginia	RAIVS Team 5333 Getwell Rd. Stop 2826 Memphis, TN 38118 901-546-4175

Connecticut, District of Columbia, Maryland, New Jersey, Pennsylvania, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team DP SE 135 Philadelphia, PA 19255-0695 215-516-2931
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Chart for all other transcripts

If you lived in:	Mail 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	RAIVS Team Mail Stop 6734 Ogden, UT 84201 801-620-6922
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, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800F Cincinnati, OH 45250 859-669-3592

Line 1b. Enter your employer identification number 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.

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 7.

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. 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 Federal and state agencies to enforce Federal nontax criminal laws and 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**, 11 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 Tax Products Coordinating Committee, Western Area Distribution Center, Rancho Cordova, CA 95743-0001. **Do not** send the form to this address. Instead, see **Where to file** on this page.

