



**For a Quick Easy Loan Approval:
Have These Items Ready When You Apply For a Loan**

Income Items

- W2 forms for the last two years
- Most recent pay stubs covering a 30 day period
- Federal tax returns (1040's) for the last two years, *if*:
 - you are self-employed
 - earn regular income from capital gains
 - earn sizable interest income, etc.
 - earn more than 25% of your income from commissions or bonuses
 - own rental property
 - or are in a career where you are likely to take non-reimbursed business expenses).
- Year-to-Date Profit and Loss Statement (for self employed)
- Corporate or Partnership tax returns (if you own more than 25% of the business)
- Pension Award letter (for retired individuals)
- Social Security Award letters (for those on Social Security)

Asset Items

- Bank statements for previous three months on all accounts.
All pages, even if you don't think they are important.
- Statements for two months on all stocks, mutual funds, bonds, etcetera
- Copy of latest 401K statement (or other retirement assets as they can count as reserves)
- Explanations for any large deposits and source of those funds
- Copy of HUD1 Settlement Statement on recent sales of homes
- Copy of Estimated HUD1 Settlement Statement if a previous home is for sale, but not yet closed
- Gift letter (if some of the funds come as a gift from a family member)
Your Loan Officer will supply a blank form
- Gifts can also require:
 - Verification of donor's ability to make the gift (bank statement)
 - Copy of the check used to make the gift
 - Copy of the deposit receipt showing the funds deposited into bank account or escrow
- **Note:** many get their statements of various kinds over the internet and these are not always acceptable to lenders, especially when the printed version does not contain the borrower's name, account number, **and** the name of the institution.

Credit Items

- Landlord's name, address, and phone number (if you rent - for verification of rental)
- Explanations for any of the following items which may appear on your credit report:
 - Late payments
 - Credit inquiries in the last 90 days
 - Charge-offs
 - Collections
 - Judgments
 - Liens
- Copy of bankruptcy papers if you have filed bankruptcy within the last seven years

Other

- Copy of purchase agreement (if you have already made an offer)
- To document receipt of child support (if you desire to show it as income)
 - Copy of Divorce Settlement (to show the amount)
 - Copies of twelve months canceled checks to document actual receipt of funds

FHA Loans

- Copy of Social Security Card (or other documentation of social security number)
- Copy of Driver's license

VA Loans

- Copy of DD214

Refinances

- Copy of your most recent monthly mortgage bill
- The following cannot hurt to have ready, but are not as necessary as they once were:
 - Copy of Note on existing loan
 - Copy of HUD1 Settlement Statement on existing loan

Customer Identification Form

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

Please advise your customer: When they open an account with any financial institution, they will be asked for their name, address, date of birth, and other information that will allow the financial institution to identify them. The financial institution may also ask to see their driver's license or other identifying documents. Your customer's information will be protected by our Privacy Policy and federal law.

Borrower's Name

Residential Street Address [For customers who do not have a Residential street address, an AFO/FPO (military) or Next of Kin/Contact Individual address is acceptable.]

Loan Number

Date of Birth

City, State, ZIP

Taxpayer Identification Number (SSN/TIN)*

*For persons without a SSN/TIN, the ID number must be from one of the following: passport, alien ID card, or any other government issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

At least two forms of identification must be reviewed and documented. For applications taken in person, at least one "Primary" form of ID must be used. For all other applications, any combination of Primary and Secondary IDs may be used. Complete a separate form for each Borrower.

IMPORTANT – Information listed below must be exactly as indicated on the document.

Primary Forms of Identification-must display Borrower's name

| Document | Country/State of Origin | ID Number | Date of Birth | Expiration Date |
|--|-------------------------|-----------|---------------|-----------------|
| <input type="checkbox"/> State Issued Driver License | | | | |
| <input type="checkbox"/> State Issued ID Card | | | | |
| <input type="checkbox"/> Military ID Card | | | | |
| <input type="checkbox"/> Passport | | | | |
| <input type="checkbox"/> US Alien Registration Card | | | | |
| <input type="checkbox"/> Canadian Driver License | | | | |

Secondary Forms of Identification-must display Borrower's name

| Document | Name of Issuer on Form | ID Number | Issuance Date | Expiration Date |
|---|---|-----------|---------------|-----------------|
| <input type="checkbox"/> Social Security Card | U.S. Govt. | | | |
| <input type="checkbox"/> Government Issued Visa | | | | |
| <input type="checkbox"/> Birth Certificate | | | | |
| <input type="checkbox"/> Non-US/Canadian Driver License | | | | |
| <input type="checkbox"/> Most Recent Signed Tax Returns ¹ | <input type="checkbox"/> Fed <input type="checkbox"/> State | TIN: | | |
| <input type="checkbox"/> Property Tax Bill | | APN: | | |
| <input type="checkbox"/> Voter Registration Card | | | | |
| <input type="checkbox"/> Organizational Membership Card | | | | |
| <input type="checkbox"/> Bank/Investment/Loan Statements ¹ | | | | |
| <input type="checkbox"/> Paycheck stub with name ¹ | | | | |
| <input type="checkbox"/> Most Recent W-2 ¹ | | | | |
| <input type="checkbox"/> Home/car/renter insurance papers | | | | |
| <input type="checkbox"/> Recent utility bill | | | | |

¹Do not verify identity with documents that illustrate income and/or assets, if the documentation type precludes collection of such documentation.

REVIEWER'S ACKNOWLEDGEMENT

I certify that I have personally viewed and accurately recorded the information from the documents identified above, and have reasonably confirmed the identity of the Applicant/Borrower.

Signed

Date

Printed Name

BORROWER'S ACKNOWLEDGEMENT

Signed

Date



Borrower's Certification & Authorization

CERTIFICATION

The undersigned certify the following:

1. I/We have applied for a mortgage loan from Western Pacific Mortgage Corp. In applying for the loan, I/we completed a loan application containing various information on the purpose 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 or other documents, nor did I/We omit any pertinent information.
2. 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.

Authorization to Release Information

To Whom It May Concern:

1. I/We have applied for a mortgage loan from Western Pacific Mortgage Corp. As a part of the application process, Western Pacific Mortgage Corp. 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 authorize you to provide to the lender, and to any investor to whom the lender may sell my Mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. The Western Pacific Mortgage Corp. or any investor that purchases the mortgage, or the mortgage guaranty insurer (if any) may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to the Western Pacific Mortgage Corp., the investor that purchased the mortgage, or the mortgage guaranty insurer (if any) is appreciated.

(Borrower's Signature)

(Social Security Number)

(Borrower's Signature)

(Social Security Number)

INFORMATION DISCLOSURE AUTHORIZATION

To Whom It May Concern:

I/We hereby authorize you to release to Western Pacific Mortgage for verification purposes, information concerning:

- Employment history, dates, title, income, hours worked, etc.
- Banking and savings accounts of record
- Mortgage loan rating (opening date, high credit, payment amount, loan balance and payment record.)
- Any other information deemed necessary in connection with a consumer credit report for a real estate transaction.

This information is for confidential use in compiling a mortgage loan credit report for a VA/FHA, Conventional or 2nd Trust Deed home loan lender.

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

Your prompt reply will help expedite my real estate transaction.

INFORMATION CONTAINED IN CREDIT REPORT

The provisions of the FAIR CREDIT REPORTING ACT prohibit the lending agency from divulging any information contained in the credit report to the prospective purchaser after the credit report is issued.

All inquiries regarding derogatory credit, necessary explanations, and other questions of credit must be resolved directly with the credit reporting service company and the purchaser. If there is a need for the loan applicant to discuss questions of credit, our company will provide the name, address, phone number, and person to contact at the credit reporting company.

The LOAN APPLICANT CAN, however, discuss all credit matters with the lending agency at the time the loan application is being taken.

The undersigned applicants hereby acknowledge receipt of the above notices.

Signature

Signature

Date



OWNER-OCCUPANCY STATEMENT

BORROWER'S NAME : _____
 BORROWER'S NAME : _____
 CO-BORROWER'S NAME : _____
 PROPERTY ADDRESS : _____

NOTICE

SIGNING BELOW CONSTITUTES REPRESENTATION AS TO OCCUPANCY INTENTIONS REGARDING THE ABOVE-CAPTIONED PROPERTY. PLEASE READ THIS FORM CAREFULLY BEFORE SIGNING.

While one of the basic purposes of a lending institution is promotion of home ownership, we also recognize the wisdom of prudent investment in real estate. However, we do assign a higher interest rate to conventional loans for investors as opposed to the owner-occupant borrower.

In today's market, borrowers are willing to misrepresent their intentions at the time they are asked to certify as to occupancy. This notice is given for the purpose of reminding any potential borrower of the seriousness of any false statement given in connection with a loan transaction. The following is an excerpt of Section 1014, Title 18, United States Code:

Whoever knowingly makes any false statements or report...for the purpose of influencing in any way the action of...any institution, the accounts of which are insured by the Federal Savings and Loan Insurance Corporation, upon any application or loan...shall be fined not more than \$5,000 or imprisoned not more than two years, or both.

I/We have read and understood this Notice, and have received a copy.

- I/We certify that I/we intend to occupy the subject property as my/our primary residence.
- I/We DO NOT intend to occupy the subject property as my/our primary residence.
- I/We certify that I/we intend to continue to reside in said property.
- I/We certify that I/we intend to sell the subject property (provide certified copy of escrow instructions).
- I/We certify that I/we have sold the subject property (provide certified copy of Settlement Statement).

 Borrower's Signature Date

 Borrower's Signature Date

 Co-borrower's Signature Date

 Co-borrowers Signature Date



PURPOSE FOR REFINANCE:

To Whom It May Concern:

The reason I am refinancing my home is:

Sincerely,

Borrower

Date

Co-Borrower

Date

**NOTICE TO APPLICANT OF RIGHT TO RECEIVE A COPY
OF THE APPRAISAL REPORT**

You have a right to receive a copy of the appraisal report to be obtained in connection with the mortgage loan for which you are applying, provided that you have paid for the appraisal.

If you want a copy of the appraisal report, contact:

Western Pacific Mortgage
21300 Victory Boulevard, Suite 265
Woodland Hills, CA 91367
Phone (818) 887-1100
Fax (818) 887-1270

Your signature below acknowledges your receipt of this notice.

Sign
Here _____ Date _____

Sign
Here _____ Date _____

MORTGAGE BROKER FEE DISCLOSURE

You have applied to a mortgage broker for a residential mortgage loan. The mortgage broker will submit your application for a residential mortgage loan to a participating lender with which it from time to time contracts upon such terms and conditions as you may request or a lender may require. The lenders have asked that this form be furnished to you to clarify the role of mortgage brokers. This form supplements other disclosures or agreements required by law that you should receive from the mortgage broker concerning your application.

SECTION 1. NATURE OF RELATIONSHIP. In connection with this mortgage loan:

- The mortgage broker may be acting as an independent contractor and not your agent. If you are unsure of the nature of your relationship, please ask the mortgage broker for clarification.
- The mortgage broker has separate independent contractor agreements with various lenders.
- While the mortgage broker seeks to assist you in meeting your financial needs, it does not distribute the products of all lenders or investors in the market and cannot guarantee the lowest price or best terms available in the market.

SECTION 2. THE BROKER'S COMPENSATION. The lenders whose loan products are distributed by the mortgage broker generally provide their loan products to the mortgage broker at a wholesale rate.

- The retail price a mortgage broker offers you – your interest rate, total points and fees – will include the broker's compensation.
- In some cases, the mortgage broker may be paid all of its compensation by either you or the lender.
- Alternatively, the mortgage broker may be paid a portion of its compensation by both you and the lender. For example, in some cases, if you would rather pay a lower interest rate, you may pay higher up-front points and fees.
- Also, in some cases, if you would rather pay less up-front, you may wish to have some or all of your fees paid directly by the lender, which will result in a higher interest rate and a higher monthly loan payments that you would otherwise be required to pay.
- The mortgage broker also may be paid by the lender based on (i) the value of the Mortgage Loan or related servicing rights in the market place or (ii) other services, goods or facilities performed or provided by the mortgage broker to the lender.

You may work with the mortgage broker to select the method in which it receives its compensation depending on your financial needs, subject to the lender's loan program requirements and credit underwriting guidelines.

The amount of fees and charges that you pay in connection with your loan will be estimated on your Good Faith Estimate. The final amounts will be disclosed on your HUD-1 or HUD-1A Settlement Statement.

By signing below, applicant(s) acknowledge that you have read and understand this document. By your signature, you also acknowledge that you have received a copy of this document.

APPLICANT(S)

Date

Printed Name

Broker's Name

Signature

Broker's Signature

Form **4506**

(Rev. May 1997)

Department of the Treasury
Internal Revenue Service

Request for Copy or Transcript of Tax Form

► Read instructions before completing this form.

OMB No. 1545-0429

► Type or print clearly. Request may be rejected if the form is incomplete or illegible.

Note: Do not use this form to get tax account information. Instead, see instructions below.

| | |
|--|---|
| 1a Name shown on tax form. If a joint return, enter the name shown first. | 1b First social security number on tax form or employer identification number (see instructions) |
| 2a If a joint return, spouse's name shown on tax form | 2b Second social security number on tax form |
| 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 copy of form or a tax return transcript is to be mailed to someone else, enter the third party's name and address | |
| 6 If we cannot find a record of your tax form and you want the payment refunded to the third party, check here <input type="checkbox"/> | |
| 7 If name in third party's records differs from line 1a above, enter that name here (see instructions) ► | |
| 8 Check only one box to show what you want. There is no charge for items 8a, b, and c: | |
| a <input type="checkbox"/> Tax return transcript of Form 1040 series filed during the current calendar year and the 3 prior calendar years (see instructions). | |
| b <input type="checkbox"/> Verification of nonfiling. | |
| c <input type="checkbox"/> Form(s) W-2 information (see instructions). | |
| d <input type="checkbox"/> Copy of tax form and all attachments (including Form(s) W-2, schedules, or other forms). The charge is \$23 for each period requested. | |
| Note: If these copies must be certified for court or administrative proceedings, see instructions and check here <input type="checkbox"/> | |
| 9 If this request is to meet a requirement of one of the following, check all boxes that apply. | |
| <input type="checkbox"/> Small Business Administration <input type="checkbox"/> Department of Education <input type="checkbox"/> Department of Veterans Affairs <input type="checkbox"/> Financial institution | |
| 10 Tax form number (Form 1040, 1040A, 941, etc.) | 12 Complete only if line 8d is checked. Amount due: |
| 11 Tax period(s) (year or period ended date). If more than four, see instructions. | a Cost for each period \$ _____ b Number of tax periods requested on line 11 _____ c Total cost. Multiply line 12a by line 12b. \$ _____ |
| Full payment must accompany your request. Make check or money order payable to "Internal Revenue Service." | |

Caution: Before signing, make sure all items are complete and the form is dated.

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. I am aware that based upon this form, the IRS will release the tax information requested to any party shown on line 5. The IRS has no control over what that party does with the information.

| | | |
|-------------------------|---|---|
| | | Telephone number of requester () |
| Please Sign Here | Signature. See instructions. If other than taxpayer, attach authorization document. | Date |
| | Title (if line 1a above is a corporation, partnership, estate, or trust) | Best time to call |
| | Spouse's signature | Date |
| | | TRY A TAX RETURN TRANSCRIPT (see line 8a instructions) |

Instructions

Section references are to the Internal Revenue Code.

TIP: If you had your tax form filled in by a paid preparer, check first to see if you can get a copy from the preparer. This may save you both time and money.

Purpose of Form.—Use Form 4506 to get a tax return transcript, verification that you did not file a Federal tax return, Form W-2 information, or a copy of a tax form. Allow 6 weeks after you file a tax form before you request a copy of it or a transcript. For W-2

information, wait 13 months after the end of the year in which the wages were earned. For example, wait until Feb. 1999 to request W-2 information for wages earned in 1997.

Do not use this form to request Forms 1099 or tax account information. See this page for details on how to get these items.

Note: Form 4506 must be received by the IRS within 60 calendar days after the date you signed and dated the request.

How Long Will It Take?—You can get a tax return transcript or verification of nonfiling within 7 to 10 workdays after the IRS receives your request. It can take up to 60 calendar

days to get a copy of a tax form or W-2 information. To avoid any delay, be sure to furnish all the information asked for on Form 4506.

Forms 1099.—If you need a copy of a Form 1099, contact the payer. If the payer cannot help you, call or visit the IRS to get Form 1099 information.

Tax Account Information.—If you need a statement of your tax account showing any later changes that you or the IRS made to the original return, request tax account information. Tax account information lists

(Continued on back)

certain items from your return, including any later changes.

To request tax account information, write or visit an IRS office or call the IRS at the number listed in your telephone directory.

If you want your tax account information sent to a third party, complete **Form 8821**, Tax Information Authorization. You may get this form by phone (call 1-800-829-3676) or on the Internet (at <http://www.irs.ustreas.gov>).

Line 1b.—Enter your employer identification number (EIN) **only** if you are requesting a copy of a **business** tax form. Otherwise, enter the first social security number (SSN) shown on the tax form.

Line 2b.—If requesting a copy or transcript of a joint tax form, enter the second SSN shown on the tax form.

Note: If you do not complete line 1b and, if applicable, line 2b, there may be a delay in processing your request.

Line 5.—If you want someone else to receive the tax form or tax return transcript (such as a CPA, an enrolled agent, a scholarship board, or a mortgage lender), enter the name and address of the individual. If we cannot find a record of your tax form, we will notify the third party directly that we cannot fill the request.

Line 7.—Enter the name of the client, student, or applicant if it is different from the name shown on line 1a. For example, the name on line 1a may be the parent of a student applying for financial aid. In this case, you would enter the student's name on line 7 so the scholarship board can associate the tax form or tax return transcript with their file.

Line 8a.—If you want a tax return transcript, check this box. Also, on line 10 enter the tax form number and on line 11 enter the tax period for which you want the transcript.

A tax return transcript is available only for returns in the 1040 series (Form 1040, Form 1040A, 1040EZ, etc.). It shows most line items from the original return, including accompanying forms and schedules. In many cases, a transcript will meet the requirement of any lending institution such as a financial institution, the Department of Education, or the Small Business Administration. It may also be used to verify that you did not claim any itemized deductions for a residence.

Note: A tax return transcript **does not** reflect any changes you or the IRS made to the original return. If you want a statement of your tax account with the changes, see **Tax Account Information** on page 1.

Line 8b.—Check this box only if you want proof from the IRS that you did not file a return for the year. Also, on line 11 enter the tax period for which you want verification of nonfiling.

Line 8c.—If you want only Form(s) W-2 information, check this box. Also, on line 10 enter "Form(s) W-2 only" and on line 11 enter the tax period for which you want the information.

You may receive a copy of your actual Form W-2 or a transcript of the information, depending on how your employer filed the form. However, state withholding information is not shown on a transcript. If you have filed your tax return for the year the wages were earned, you can get a copy of the actual Form W-2 by requesting a complete copy of your return and paying the required fee.

Contact your employer if you have lost your current year's Form W-2 or have not received it by the time you are ready to prepare your tax return.

Note: If you are requesting information about your spouse's Form W-2, your spouse must sign Form 4506.

Line 8d.—If you want a certified copy of a tax form for court or administrative proceedings, check the box to the right of line 8d. It will take at least 60 days to process your request.

Line 11.—Enter the year(s) of the tax form or tax return transcript you want. For fiscal-year filers or requests for quarterly tax forms, enter the date the period ended; for example, 3/31/96, 6/30/96, etc. If you need more than four different tax periods, use additional Forms 4506. Tax forms filed 6 or more years ago may not be available for making copies. However, tax account information is generally still available for these periods.

Line 12c.—Write your SSN or EIN and "Form 4506 Request" on your check or money order. If we cannot fill your request, we will refund your payment.

Signature.—Requests for copies of tax forms or tax return transcripts to be sent to a third party must be signed by the person whose name is shown on line 1a or by a person authorized to receive the requested information.

Copies of tax forms or tax return transcripts for a jointly filed return may be furnished to either the husband or the wife. Only one signature is required. However, see the line 8c instructions. Sign Form 4506 exactly as your name appeared on the original tax form. If you changed your name, also sign your current name.

For a corporation, the signature of the president of the corporation, or any principal officer and the secretary, or the principal officer and another officer are generally required. For more details on who may obtain tax information on corporations, partnerships, estates, and trusts, see section 6103.

If you are **not** the taxpayer shown on line 1a, you must attach your authorization to receive a copy of the requested tax form or tax return transcript. You may **attach a copy of the authorization document** if the original has already been filed with the IRS. This will generally be a **power of attorney** (Form 2848), or **other authorization**, such as Form 8821, or evidence of entitlement (for Title 11 Bankruptcy or Receivership Proceedings). If the taxpayer is deceased, you must send Letters Testamentary or other evidence to establish that you are authorized to act for the taxpayer's estate.

Where To File.—Mail Form 4506 with the correct total payment attached, if required, to the **Internal Revenue Service Center** for the place where you lived when the requested tax form was filed.

Note: You must use a separate form for each service center from which you are requesting a copy of your tax form or tax return transcript.

| If you lived in: | Use this address: |
|--|---|
| New Jersey, New York (New York City and counties of Nassau, Rockland, Suffolk, and Westchester) | 1040 Waverly Ave. Photocopy Unit Stop 532 Holtsville, NY 11742 |
| New York (all other counties), Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont | 310 Lowell St. Photocopy Unit Stop 679 Andover, MA 01810 |
| Florida, Georgia, South Carolina | 4800 Buford Hwy. Photocopy Unit Stop 91 Doraville, GA 30362 |

| | |
|---|---|
| Indiana, Kentucky, Michigan, Ohio, West Virginia | P.O. Box 145500 Photocopy Unit Stop 521 Cincinnati, OH 45250 |
| Kansas, New Mexico, Oklahoma, Texas | 3651 South Interregional Hwy. Photocopy Unit Stop 6716 Austin, TX 73301 |
| Alaska, Arizona, California (counties of Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Marin, Mendocino, Modoc, Napa, Nevada, Placer, Plumas, Sacramento, San Joaquin, Shasta, Sierra, Siskiyou, Solano, Sonoma, Sutter, Tehama, Trinity, Yolo, and Yuba), Colorado, Idaho, Montana, Nebraska, Nevada, North Dakota, Oregon, South Dakota, Utah, Washington, Wyoming | P.O. Box 9941 Photocopy Unit Stop 6734 Ogden, UT 84409 |
| California (all other counties), Hawaii | 5045 E. Butler Avenue Photocopy Unit Stop 52180 Fresno, CA 93888 |
| Illinois, Iowa, Minnesota, Missouri, Wisconsin | 2306 E. Bannister Road Photocopy Unit Stop 6700, Annex 1 Kansas City, MO 64999 |
| Alabama, Arkansas, Louisiana, Mississippi, North Carolina, Tennessee | P.O. Box 30309 Photocopy Unit Stop 46 Memphis, TN 38130 |
| Delaware, District of Columbia, Maryland, Pennsylvania, Virginia, a foreign country, or A.P.O. or F.P.O. address | 11601 Roosevelt Blvd. Photocopy Unit DP 536 Philadelphia, PA 19255 |

Privacy Act and Paperwork Reduction Act Notice.—We ask for the information on this form to establish your right to gain access to your tax form or transcript under the Internal Revenue Code, including sections 6103 and 6109. We need it to gain access to your tax form or transcript in our files and properly respond to your request. If you do not furnish the information, we will not be able to fill your request. We may give the information to the Department of Justice or other appropriate law enforcement official, as provided by law.

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 this form will vary depending on individual circumstances. The estimated average time is: **Recordkeeping**, 13 min.; **Learning about the law or the form**, 7 min.; **Preparing the form**, 26 min.; and **Copying, assembling, and sending the form to the IRS**, 17 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making this form simpler, we would be happy to hear from you. You can write to the Tax Forms 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.

