Apply for a loan modification under the Home Affordable Modification Program (HAMP).

Submit your updated financial information today.

Here's how our process works.

First, we will determine if you are eligible based on your situation. If you are eligible, we will look at your monthly income and housing costs, including any past due payments, and then determine an affordable mortgage payment.

In order for us to review your situation and determine your eligibility, please complete the following steps:

If you qualify, we will work with you in an effort to make your mortgage payment affordable.

- You will not pay any fees to take advantage of this opportunity to modify your mortgage payment and keep your home.
- Complete your application today!

Step 1: Information Worksheet

page 2	Disclosures
page 3	Personal Information
page 4	Employer Information
page 5	Background Information
page 6-9	Monthly Income
page 10	Monthly Expenses/Debt
page 11	Assets
page 12-13	Property Information
page 14-17	Hardship Affidavit

Step 2: Provide Documentation of Income

page 18	Acceptable Documentation to Supply Evidence of
	Income
page 19	Form 4506-T

Step 3: Submission

page 20

Fax Cover Sheet

IndyMac Mortgage Services Loan Number

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Disclosures Important information you should understand.

Not All Borrowers Will Qualify for a Loan Modification Offer

We have not vet determined if you are eligible for a loan modification. Your completed application, including income documentation, will be used to evaluate whether you are eligible for a modification or other workout; however, IndyMac Mortgage Services is not obligated to offer you assistance based solely on the representations and information included in your submission. During the HAMP evaluation period, the subject property for which the completed application has been received will not be referred to foreclosure or be sold at foreclosure sale if the foreclosure process has already been initiated, except in limited circumstances discussed further below. We reserve the right to verify the information you submitted and request other information and/or documentation to fully evaluate your eligibility. IndyMac Mortgage Services follows the HAMP guidelines to determine eligibility for a loan modification to the extent permitted under our contractual agreements with the investors who own the loans we service. Not all borrowers who submit an application will qualify for a loan modification.

Currently, our modification programs are limited to owner-occupied properties.

HAMP Application Requirements

A borrower will be deemed to have requested consideration for HAMP when a complete application is submitted to and accepted by IndyMac Mortgage Services. For an application to be complete the following items must be submitted to and accepted by IndyMac Mortgage Services:

- 1. Request for Mortgage Assistance form;
- 2. A completed and signed IRS Form 4506-T or 4506T-EZ;
- 3. Supporting income documentation required for each declared income source; and
- 4. Most recent two months bank statements for all borrowers.
- 5. A Dodd-Frank Certification signed by all borrowers.
- Any other financial documentation requested by IndyMac Mortgage Services during our review of your loan based on investor or program requirements.

Once you have completed your loan modification application and submitted your financial information we will first determine if you are eligible for HAMP based on your situation. To determine this, we will review the financial documents you submitted for verification of income and determine if you meet the requirements of HAMP. The documentation you submitted with your application will be either approved or rejected and you will receive a letter in the mail providing your application status and notification of any missing or rejected documents along with instructions on how to resubmit the correct documentation for review. Generally, our review process takes 30 days or less.

Borrowers in Foreclosure:

If a foreclosure sale date has been scheduled, a complete application, including the five (5) items listed above, must be submitted to and accepted by IndyMac Mortgage Services no later than midnight on the seventh (7th) business day prior to the foreclosure sale date in order to be considered for a modification:

• The foreclosure sale date will only be suspended if 1) the complete application is submitted to and accepted by IndyMac Mortgage

Services by midnight on the seventh (7th) business day prior to the foreclosure sale date; 2) suspension of foreclosure is permitted by state regulation; and 3) the investor approves of the suspension of the foreclosure sale. If these conditions are met a pending foreclosure action may continue, however, no foreclosure sale will be conducted during the 30-day period during which a borrower is reviewed for HAMP eligibility. If an incomplete application is submitted to IndyMac Mortgage Services within 30 days of the scheduled foreclosure sale date, foreclosure will not be postponed until a complete application is submitted to and accepted by IndyMac Mortgage Services, and the complete application must be submitted to and accepted by IndyMac Mortgage Services by midnight on the seventh (7th) business day prior to the foreclosure sale date in order to be considered for a modification and postpone the foreclosure sale. (Please note that if an application is submitted less than 30 calendar days prior to a scheduled foreclosure sale date, the complete application must be delivered through certified/express delivery mail with return receipt/delivery confirmation to IndyMac Mortgage Services or the foreclosure attorney/foreclosure trustee.)

Important - Do not ignore any foreclosure notices.

The HAMP evaluation and the process of foreclosure may proceed at the same time. You may receive foreclosure/eviction notices - delivered by mail or in person - or you may see steps being taken to proceed with a foreclosure sale of your home. While you may not lose your home during the HAMP evaluation, to protect your rights under applicable foreclosure law, you may need to respond to these foreclosure notices or take other actions. If you have any questions about the foreclosure process and the evaluation of your HAMP request, contact us at 1.800.781.7399.

If you do not understand the legal consequences of the foreclosure, you are also encouraged to contact a lawyer or housing counselor for assistance.

Important Information for Borrowers Previously Denied for HAMP:

For borrowers previously evaluated for HAMP who did not successfully complete the HAMP Trial Period Plan or who were determined to be ineligible for HAMP, IndyMac Mortgage Services will consider an additional request for HAMP only if specific conditions are met. If this relates to your specific situation, please contact us at 1.800.781.7399 to see if you meet those conditions.

Beware of Foreclosure Rescue Scams. Help is free!

- There is never a fee to get assistance or information about the Making Home Affordable program from your lender or a HUDapproved housing counselor.
- For a HUD-approved counselor, visit: http://www.hud.gov/offices/hsg/sfh/hcc/fc/
- Beware of any person or organization that asks you to pay a fee in exchange for housing counseling services or modification of a delinquent loan.
- Beware of anyone who says they can "save" your home if you sign or transfer over the deed to your house. Do not sign over the deed to your property to any organization or individual unless you are working directly with your mortgage company to forgive your debt.
- Never make your mortgage payments to anyone other than your mortgage company without their approval.

Personal Information

Please provide all applicable information.

Personal Information: Borrower

First Name	
Last Name	
Social Security Number	
Date of Birth (mm/dd/yyyy)	
Number of Dependents	
Home Phone Number	
Work Phone Number	
Cell Phone Number	

By providing us with your cell phone number, you grant permission to us and our affiliates to utilize that number in the marketing and loan process, including collecting and servicing calls placed with the use of autodialed or prerecorded message technology.

E-mail Address

Personal Information: **Co-Borrower**

First Name	
Last Name	
Social Security Number	
Date of Birth (mm/dd/yyyy)	
Number of Dependents	
Home Phone Number	
Work Phone Number	
Cell Phone Number	

By providing us with your cell phone number, you grant permission to us and our affiliates to utilize that number in the marketing and loan process, including collecting and servicing calls placed with the use of autodialed or prerecorded message technology.

E-mail Address

IndyMac Mortgage Services Loan Number

Employer Information

Please provide all applicable information.

Employer Information:	Borrower	
Are you currently employed?	No Yes	
Employer Name		
Address		
City, State, ZIP		
Length of Time Employed with this Employer	Years Months	
Employer Information:	Co-Borrower	
Are you currently employed?	No Yes	
Are you currently		
Are you currently employed?		
Are you currently employed? Employer Name		

IndyMac Mortgage Services Loan Number

Background Information

Please provide all applicable information.

Background Information: Borrower
Have you contacted a credit-counseling agency for INO Yes help?
Counselor's Name
E-mail
Have you ever filed for bankruptcy?
Type of Bankruptcy (Select Type) Chapter 7 Chapter 11 Chapter 13 Filing Date (mm/dd/yyyy) Image: Chapter 7 Image: Chapter 11 Image: Chapter 13
Bankruptcy Case Number
Has your bankruptcy been No Yes
Is your bankruptcy active?
Has your bankruptcy been INO Yes reaffirmed?
Background Information: Co-Borrower
Have you contacted a credit-counseling agency for INO Yes help?
Counselor's Name
E-mail
Have you ever filed for bankruptcy?
Type of Bankruptcy (Select Type)
Filing Date (mm/dd/yyyy)
Bankruptcy Case Number
Has your bankruptcy been No Yes
Is your bankruptcy active?
Has your bankruptcy been INO Yes reaffirmed?

Monthly Income

Please provide all applicable information.

Monthly Income:	Borrower
Are you a salaried or hourly earner?	wage 🗌 No 🗌 Yes
Monthly Gross Wages	\$
Monthly Overtime	\$
Monthly Tips	\$
Monthly Bonus or Commission	\$
Total Monthly Income	\$
Are you self-employed/1099 employee?	No Yes
Name of Business	
Type of Business	
Length of Time of Business Ownership	Years Months
Business Address	
City, State, ZIP	
Gross Income	\$
Cost of Goods Sold	\$
Wages and Salary Expenses	\$
Operating Expenses	\$
Depreciation	\$
Monthly Net Profit or Loss	\$

IndyMac Mortgage Services Loan Number

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Monthly Income (continued)

Please provide all applicable information.

Monthly Income:	Borrower (d	continued)			
Do you receive Social Secu	rity Income?				
No Yes	Amount	\$			
Do you receive monthly inco	me from pen	sions, annuities or retirement plans?			
No Yes	Amount	\$			
	Do you receive alimony, child support or separation maintenance? (You are not required to disclose Child Support, Alimony or Separation Maintenance income, unless you choose to have it considered for HAMP eligibility.)				
No Yes	Amount	\$			
Do you receive rental incom	e?				
No Yes	Amount	\$			
Do you receive income from	investments	, interest, royalties, or dividends?			
No Yes	Amount	\$			
Do you receive income or contributions from other household members who are not borrowers on the loan?					
No Yes	Amount	\$			
Do you receive non-docume nondocumentable income fo		e? (HAMP allows for 20% of your gross monthly income to include ourposes.)			
Note: Unemployment benefi	ts should NO	T be included with non-documentable income.			
No Yes	Amount	\$			

No Yes

Amount

IndyMac	Mortgage	Services	Loan	Number
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Monthly Income (continued)

Please provide all applicable information.

Monthly Income:	Co-Borrower
Are you a salaried or hourly earner?	wage 🗌 No 🗌 Yes
Monthly Gross Wages	\$
Monthly Overtime	\$
Monthly Tips	\$
Monthly Bonus or Commission	\$
Total Monthly Income	\$
Are you self-employed/1099 employee?	No Yes
Name of Business	
Type of Business	
Length of Time of Business Ownership	Years Months
Business Address	
City, State, ZIP	
Gross Income	\$
Cost of Goods Sold	\$
Wages and Salary Expenses	\$
Operating Expenses	\$
Depreciation	\$
Monthly Net Profit or Loss	\$

IndyMac Mortgage Services Loan Number

Monthly Income (continued)

Please provide all applicable information.

Monthly Income:	Co-Borrowe	er (continued)				
Do you receive Social Security Income?						
No Yes	Amount	\$				
Do you receive monthly inco	Do you receive monthly income from pensions, annuities or retirement plans?					
🗌 No 🗌 Yes	Amount	\$				
	Do you receive alimony, child support or separation maintenance? (You are not required to disclose Child Support, Alimony or Separation Maintenance income, unless you choose to have it considered for HAMP eligibility.)					
No Yes	Amount	\$				
Do you receive rental incom	e?					
🗌 No 🗌 Yes	Amount	\$				
Do you receive income from	investments	, interest, royalties, or dividends?				
No Yes	Amount	\$				
Do you receive income or contributions from other household members who are not borrowers on the loan?						
No Yes	Amount	\$				
Do you receive non-documentable income? (HAMP allows for 20% of your gross monthly income to include nondocumentable income for qualifying purposes.)						
Note: Unemployment benefi	ts should NO	T be included with non-documentable income.				
No Yes	Amount	\$				

No Yes

Amount

IndyMac Mortgage Services Loan Number

Monthly Expenses/Debt

Please provide the following monthly expenses.

Monthly Expenses/Debt: Borrower

Monthly Expenses/Debt: Borrower	
Credit Cards/Installment Loans (total minimum payment for all per month)	
Insurance	
Medical (Co-pays and Rx)	
Child Care	
Child Support/Alimony	
Food and Entertainment	
Auto Loans	
Other Mortgage/Lien Payments (for 2nd homes or non-owner occupied/rental properties)	
Insurance (for 2nd homes or non-owner occupied/rental properties)	
Property Taxes (for 2nd homes or non-owner occupied/rental properties)	
Water/Sewer/Utilities/Phone (for 2nd homes or non-owner occupied/rental properties)	
Home Ownership Association/Condo Fees/Property Maintenance (for 2nd homes or non-owner occupied/rental properties)	

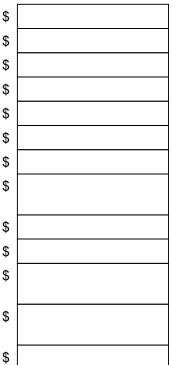
Other (please specify)

Monthly Expenses/Debt: Co-Borrower

Credit Cards/Installment Loans (total minimum payment for all per month)
Insurance
Medical (Co-pays and Rx)
Child Care
Child Support/Alimony
Food and Entertainment
Auto Loans
Other Mortgage/Lien Payments (for 2nd homes or non-owner occupied/rental properties)
Insurance (for 2nd homes or non-owner occupied/rental properties)
Property Taxes (for 2nd homes or non-owner occupied/rental properties)
Water/Sewer/Utilities/Phone (for 2nd homes or non-owner occupied/rental properties)
Home Ownership Association/Condo Fees/Property Maintenance (for 2nd homes or non-owner occupied/rental properties)

Other (please specify)

\$	
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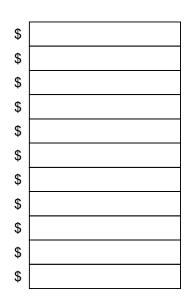
IndyMac Mortgage Services Loan Number

Assets

Please provide the value or account balance for the following.

Assets: Borrower

Checking Account(s) (total amount if more than one account)
Savings/Money Market
CDs
Stocks/Bonds
IRA/Keogh
401K/ESPO
Other Cash on Hand
Other Real Estate
Auto (include cars, motorcycles, trucks, etc.)
Life Insurance (whole life not term)
Other (please specify)



Assets: Co-Borrower

Checking Account(s) (total amount if more than one account)
Savings/Money Market
CDs
Stocks/Bonds
IRA/Keogh
401K/ESPO
Other Cash on Hand
Other Real Estate
Auto (include cars, motorcycles, trucks, etc.)
Life Insurance (whole life not term)
Other (please specify)

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\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	
\$	

IndyMac Mortgage Services a division of OneWest Bank

Property Information

Please provide all applicable information.

Property Address	
Address	
City, State, ZIP	
Mailing Address (if same as prop	erty address, just write same)
Address	
City, State, ZIP	
Property Information:	
Are there additional Liens/Mortgage	s or Judgments on this property?
Lien Holder's Name/Servicer	
Contact Number	
Balance Owed	\$
Loan Number	
Monthly Mortgage/Expenses:	
1st Mortgage Payment	\$
2nd Mortgage Payment	\$
Insurance	\$
Property Taxes	\$
Water/Sewer/Utilities/Phone	\$
Do you have to pay a condominium	or HOA fee?
Monthly Amount	\$
Who is this paid to?	

IndyMac Mortgage Services Loan Number

Property Information (continued)

Please provide all applicable information.

Sale of Property:					
Is the property listed for sale?	🗌 No 🔲 Yes				
For Sale by Owner?	No Yes				
Have you received an offer on the pro-	operty? 🔲 No 🔲 Yes				
Date of Offer (mm/dd/yyyy)					
Amount of Offer	\$				
Agent's Information					
First Name					
Last Name					
Phone Number					
Property Tax Information:					
Who pays the Real Estate Tax bill on property?	your I do Lender does				
Are the taxes current?	No Yes				
Insurance Information:					
Who pays the hazard insurance for your I do Lender does property?					
Is the policy current?	No Yes				
Name of Insurance Company					
Contact Number					
Other Information:					
Do you have other household members living in this INO Yes property?					
How many people live in this househo	How many people live in this household?				

IndyMac Mortgage Services Loan Number

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Hardship Affidavit

Please provide a detailed explanation of your hardship.

solu	I (We) am/are requesting IndyMac Mortgage Services to review my/our eligibility for a loan modification or alternative solution to help prevent foreclosure. I (We) am/are having difficulty making my/our monthly payment because of financial difficulties created by (Check all that apply.)				
	My household income has been reduced. (For example underemployment, reduced pay or hours, decline in business earnings, death, disability or divorce of a borrower or co-borrower.)				
	My monthly debt payments are excessive, and I am overextended with my creditors. Debt includes credit cards, home equity or other debt.				
	I am unemployed and: (A) I am receiving/will receive unemployment benefits or, (B) my unemployment benefits ended less than 6 months ago.				
	My expenses have increased. (For example: monthly mortgage payment reset, high medical or health care costs, uninsured losses, increased utilities or property taxes.)				
	My cash reserves, including all liquid assets, are insufficient to maintain my current mortgage payment and cover basic living expenses at the same time.				
	Other (Please specify.):				

Explanation (Attach another page if necessary.):

Hardship Affidavit (continued)

Information for government monitoring purposes.

The following information is requested by the federal government in order to monitor compliance with federal statutes that prohibit discrimination in housing. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender or servicer 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, the lender or servicer is required to note the information on the basis of visual observation or surname if you have made this request for a loan modification in person. If you do not wish to furnish the information, please check the box below.

Borrower				Co-Borrower			
	I do not wish to furnish this information.			I do not wish to furnish this information.			
Ethn	icity		Eth	nicity			
	Hispanic or Latino			Hispanic or Latino			
	Not Hispanic or Latino			Not Hispanic or Latino			
Race	9		Rac	e			
	American Indian or Alaskan Native			American Indian or Alaskan Native			
	Asian			Asian			
	Black or African American			Black or African American			
	Native Hawaiian or other Pacific Isla	nder		Native Hawaiian or other Pacific Islander			
	White			White			
Sex			Sex				
	Female			Female			
	Male			Male			
To k	be completed by interviewer.						
Inter	viewer's Name						
This	application was taken by	Face-to-face i	nter	iew 🗌 Telephone			
		Mail		Internet			
Inter	viewers Signature						
Date	9						
Inter	viewer's Phone Number						
Nam	ne of Interviewer's Employer						
Add	ress of Interviewer's Employer						
City,	State, ZIP						

Hardship Affidavit (continued)

Acknowledgement and agreement.

Dodd-Frank Certification

The following information is requested by the federal government in accordance with the Dodd-Frank Wall Street Reform and Consumer Protection Act (Pub. L. 111-203). You are required to furnish this information. The law provides that no person shall be eligible to begin receiving assistance from the Making Home Affordable Program, authorized under the Emergency Economic Stabilization Act of 2008 (12 U.S.C. 5201 et seq.), or any other mortgage assistance program authorized or funded by that Act, if such person, in connection with a mortgage or real estate transaction, has been convicted, within the last 10 years, of any one of the following: (A) felony larceny, theft, fraud, or forgery, (B) money laundering or (C) tax evasion.

I/we certify under penalty of perjury that I/we have not been convicted within the last 10 years of any one of the following in connection with a mortgage or real estate transaction:

- (A) felony larceny, theft, fraud, or forgery,
- (B) money laundering or
- (C) tax evasion.

I/we understand that the servicer, the U.S. Department of the Treasury, or their agents may investigate the accuracy of my statements by performing routine background checks, including automated searches of federal, state and county databases, to confirm that I/we have not been convicted of such crimes. I/we also understand that knowingly submitting false information may violate Federal law.

This certification is effective on the earlier of the date listed below or the date received by your servicer.

In making this request for consideration for a loan modification or any other foreclosure prevention program, I certify under penalty of perjury:

- 1. All of the information in this document is truthful and the event(s) identified on page 1 is/are the reason(s) that I need to request a modification of the terms of my mortgage loan, short sale or deed-in-lieu of foreclosure.
- 2. I understand that IndyMac Mortgage Services, the U.S. Department of the Treasury or their agents may investigate the accuracy of my statements, may require me to provide supporting documentation, and that knowingly submitting false information may violate federal law.
- 3. I understand that IndyMac Mortgage Services will pull a current credit report on all borrowers obligated on the Note.
- 4. I understand that if I have intentionally defaulted on my existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this document, that IndyMac Mortgage Services may cancel any modification or foreclosure prevention agreement and may pursue foreclosure on my home.
- 5. I have not received a condemnation notice, there has been no change in the ownership of the Property since I signed the documents for the mortgage that I want to modify, and: (A) for consideration for the Home Affordable Modification Program (HAMP) or unemployment assistance, my property is owner-occupied and I intend to reside in this property for the next twelve months, or (B) for consideration for the Home Affordable Foreclosure Alternatives Program (HAFA), my property has been owner-occupied within the last twelve months.
- 6. I am willing to provide all requested documents and to respond to all servicer questions in a timely manner.
- 7. I understand that IndyMac Mortgage Services will use the information in this document to evaluate my eligibility for a loan modification, forbearance, short sale or deed-in-lieu of foreclosure, but that IndyMac Mortgage Services is not obligated to offer me assistance based solely on the statements in this document.
- 8. I am willing to commit to credit counseling if it is determined that my financial hardship is related to excessive debt.
- 9. I understand that IndyMac Mortgage Services will collect and record personal information, including, but not limited to: my name, address, telephone number, Social Security Number, credit score, income, payment history, government monitoring information, and information about account balances and activity. I understand and consent to the disclosure of my personal information and the terms of any Making Home Affordable Agreement by IndyMac Mortgage Services to: (A) the U.S. Department of the Treasury, (B) Fannie Mae and Freddie Mac in connection with their responsibilities under the Homeowner Affordability and Stability Plan; (C) any investor, insurer, guarantor or servicer that owns, insures, guarantees or services my first lien or subordinate lien (if applicable) mortgage loan(s); (d) companies that perform support services in conjunction with Making Home Affordable; and (e) any HUD-certified housing counselor.



Borrower	Co-Borrower
Signature	Signature
Date	 Date
Social Security Number	

Homeowners Hotline

If you have questions about this document or the modification process, please call your servicer. 1.800.781.7399.If you have questions about the program that your servicer cannot answer or need further counseling, you can call the Homeowners HOPE Hotline at 1-888-995-HOPE (4673). The Hotline can help with questions about the program and offers free HUD-certified counseling services in English and Spanish.

1.888.995.HOPE (Homeowners Hope Hotline)

NOTICE TO BORROWERS

Be advised that by signing this document you understand that any documents and information you submit to your servicer in connection with the Making Home Affordable Program are under penalty of perjury. Any misstatement of material fact made in the completion of these documents including but not limited to misstatemer regarding your occupancy in your home, hardship circumstances, and/or income, expenses, or assets will subject you to potential criminal investigation and prosecution for the following crimes: perjury, false statements, mail fraud, and wire fraud. The information contained in these documents is subject to examination and verification. Any potential misrepresentation will be referred to the appropriate law enforcement authority for investigation and prosecution. By signing this document you certify, represent and agree that: Under penalty of perjury, all documents and information I have provided to Lender in connection with the Making Home Affordable Program, including the documents and information regarding my eligibility for the program, are true and correct.*



If you are aware of fraud, waste, abuse, mismanagement or misrepresentations affiliated with the Troubled Asset Relief Program, please contact the SIGTARP Hotline by calling 1 877 SIG 2009 (toll free), 202 622 4559 (fax), or www.sigtarp.gov and provide them with your name, our name as your servicer, your property address, loan number and reason for escalation. Mail can be sent to Hotline Office of the Special Inspector General for Troubled Asset Relief Program, 1801 L St. NW,Washington, DC 20220.

ndyMa	ac Morte	gage Sei	vices L	oan N	lumber

Acceptable Documentation to Supply Evidence of Income

Please provide all applicable information.

Each borrower must complete and submit the IRS Form 4506-T included on page 22 of this packet, as well as provide all required supporting income documentation for each declared income source as follows:

For each borrower (or other household member living in the home whose income you wish us to consider)* who is a salaried or hourly wage earner:

This includes full-time, part-time and temporary employees. This also applies to borrowers who receive income in the form of tips, commission, bonus, or incentives.

- Two (2) most recent pay stubs (two for each borrower). If paid weekly, please provide four (4) most recent paystubs (four for each borrower). Please note that paystubs must reflect an entire month of pay and that all submitted pay stubs must reflect at least part of the borrowers Social Security number (e.g. last four digits) or another type of identification number (e.g. employee ID, payroll number, etc.).
- Most recent filed federal tax return (signed with all pages and schedules).
- Signed 4506-T.
- Copies of two most recent bank statements.

For each borrower (or other household member living in the home whose income you wish us to consider)* who is self-employed:

Self-employed borrowers are people who own a business, work for themselves, and do not receive a W2. Selfemployed borrowers also include those who receive a 1099 for the income they earn.

- Most recent quarterly or year-to-date profit and loss statement (must be at least three consecutive months).
- Most recent filed federal tax return (personal and business, signed with all pages) with all schedules and 1099s.
- Signed 4506-T.
- Copies of two most recent bank statements.

For each borrower (or other household member living in the home whose income you wish us to consider)* who has income such as social security, disability or death benefits, pension, or public assistance:

 Most recent filed federal tax return (signed with all pages and schedules).

Signed 4506-T.

- Evidence of the amount and frequency of the benefits, such as letters, exhibits, a disability policy or benefits statement from the provider.
- Copies of the two most recent bank statements or deposit advances showing benefits amounts.

For each borrower (or other household member living in the home whose income you wish us to consider)* who is relying on alimony, child support or separation maintenance as qualifying income (NOTE: You are not required to disclose child support, alimony or separation maintenance income, unless you choose to have it considered by your servicer):

- Copy of divorce decree, separation agreement or other legal written agreement filed in court or court decree that provides for the amount of the alimony or child support payment and period of time over which it will be received.
- Signed 4506-T.
- Copies of the two most recent bank statements or deposit advances showing deposit accounts.

For each borrower (or other household member living in the home whose income you wish us to consider)* who has rental income:

- Most recent filed federal tax returns (signed with all pages and schedules including Schedule E - Supplement of Income and Loss to provide documentation of your rental income).
- Signed 4506-T.
- How to calculate rental income:
 - If rental income is from the rental of a portion of the borrower's principal residence, the rental income will be calculated at 75% of monthly gross rental income.
 - If the rental income is from properties other than the borrower's principal residence, the income will be calculated at 75% of the monthly gross rental income reduced by the monthly debt service on the property (e.g. principal, interest, taxes, insurance, mortgage insurance and association fees).

* For non-borrowers living in the household who contribute to the borrower's monthly gross income stated on the application, please submit a signed letter from the nonborrower stating the income amount they routinely contribute.

Fo	rm 4	506-T	Request for T	ranscr	ipt of Tax Return	
		2012) Department of the nal Revenue Service	Request may be reje	cted if the	form is incomplete or illegible.	OMB No. 1545-1872
our	autom	ated self-help serv	•	k on "Orde	e. See the product list below. You can quick r a Transcript" or call 1-800-908-9946. If you /our return.	
1a	Name	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	lf a jo	int return, enter sp	ouse's name shown on tax return	25	Second social security number or individu number if joint tax return	ual taxpayer identification
3	Curre	ent address (includ	ing apt., room, or suite no.), city, state and	I ZIP code	isee instructions)	
4	Previ	ous address show	n on the last return filed if different from lin	ie 3 (see in	structions)	
5		transcript or tax in hone number.	formation is to be mailed to a third party (s	such as a n	ortgage company), enter the third party's r	name, address, and
Cor	npleting	these steps helps to	protect your privacy. discloses your IRS transcrip	ot to the third	nd line 9 before signing. Sign and date the form of party listed on line 5, the IRS has no control over v tion, you can specify this limitation in your written	what the third party does with the
6		script requested.		65, 1120, e	tc.) and check the appropriate box below. I	Enter only one tax form
	r F F b	made to the accour Form 1120, Form 1 processed during t Account Transcri	nt after the return is processed. Transcript 120A, Form 1120H, Form 1120L, and For he prior 3 processing years. Most requests pt ,which contains information on the finan-	s are only a rm 1120S. I s will be pro cial status o	of the account, such as payments made on	40 series, Form 1065, ent year and returns the account, penalty
	a	and estimated tax	payments. Account transcripts are available	le for most	was filed. Return information is limited to ite returns. Most requests will be processed w	ithin 30 calendar days 🗌
			ht, which provides the most detailed inform t year and 3 prior tax years. Most request		s a combination of the Return Transcript ar ocessed within 30 calendar days	nd the Account Transcript.
7					return for the year. Current year requests a sts will be processed within 10 business da	
8	inforn inforn inforn	nation returns. Sta nation for up to 10 nation for 2010, file	te or local information is not included with years. Information for the current year is g	the Form V generally no RS until 201	Ascript. The IRS can provide a transcript the /-2 information. The IRS may be able to pro- tot available until the year after it is filed with 2. If you need W-2 information for retirement be processed within 45 days	ovide this transcript the IRS. For example, W-2
		• • • •	of Form W-2 or Form 1099, you should firs 506 and request a copy of your return, whic		e payer. To get a copy of the Form W-2 or F all attachments.	Form 1099 filed with your
9	perio				g the mm/dd/yyyy format. If you are reques terly tax returns, such as Form 941, you mi	
		12/31/2011	12/31/2010			
Sig info ma	theft of ution: I nature rmation tters pa	on your federal tax Do not sign this fo e of taxpayer(s). I n requested. If the artner, executor, re	return return return return return return return return return all applicable lines have been condeclare that I am either the taxpayer whos request applies to a joint return, either his ceiver, administrator, trustee, or party other	ompleted. se name is usband or v er than the	shown on line 1a or 2a, or a person authorivife must sign. If signed by a corporate offic taxpayer, I certify that I have the authority that I have that I h	ized to obtain the tax cer, partner, guardian, tax to execute Form 4506-T on
						Telephone number of taxpaye on line 1a or 2a
Si	gn	Signature (se	e instructions)		Date	
	ere					

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

Date

Fax Cover Sheet

Fax your completed financial packet, along with your documentation, to IndyMac Mortgage Services.

То	IndyMac Mortgage Services
Fax Number	1.866.435.7643
First Name	
Last Name	
IndyMac Mortgage Services Lo	an Number
Email Address (required)	
Phone Number	
Mailing Address	
City, State, ZIP	
Customer Checklist Please read the important steps be	low and initial them to confirm that, for each borrower, you have completed each one:
Borrower Co-Borrower	
	1. Completed and signed the Information Worksheet.
	2. Completed and signed the 4506-T form.
	 Included all required proof of income and proof of assets.
	4. Provided a detailed explanation of hardship.
	5. Signed and completed all steps of the Hardship Affidavit.
I/We agree that I/we have con	npleted the required steps as described above.
Borrower	Co-Borrower

Signature

Signature

IndyMac Mortgage Services Loan Number

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