



15480 Laguna Canyon  
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Irvine, CA 92618  
888.699.5600 toll free  
949.341.0777 local  
949.341.2200 fax  
[www.rushmorelm.com](http://www.rushmorelm.com)

## Checklist

**We need the following documents in order to expedite your modification review:**

### **All Borrowers:**

- A complete, signed, financial statement from all parties obligated on the loan
- Last two (2) months' paystubs for each person obligated on the loan
- Last two (2) months' bank statements for each contributing borrower
- A copy of your federal tax return for the most recent calendar year
- Proof of funds for contribution amount (e.g., bank statements, 401(K), IRA account, etc.)
- Proof of monthly Homeowners' Association Dues (if applicable)
- Fixed Income Award letter, and last two (2) months' proof of deposits (e.g., SSI, pension, disability, etc.)

### **If Self-Employed:**

- Last Two (2) years' signed federal tax returns including 1099s, K-1s, 1120s, and/or 1065s
- Last Six (6) months' Profit and Loss Statement
- Last Six (6) months' bank statements for self-employed borrower(s)

### **Non-Borrowers:**

If a non-borrower (such as a child, spouse or non-relative) contributes money towards the mortgage payment and/or household expenses:

- Signed letter from non-borrower stating monthly contribution amount
- A letter of authorization to obtain a credit report on all contributing non-borrowers
- Last two (2) months' paystubs for each contributing non-borrower
- Last Three (3) months' bank statements for each contributing non-borrower

### **If your loan is not currently escrowed for taxes and/or insurance:**

- A copy of your property hazard insurance declaration page (contact your insurance agency)

### **If you own rental properties:**

- Copy of all lease agreements
- Two (2) months' proof of deposits from rental income
- Amount of mortgage payment (total including taxes and insurance)

***\*Note: Any expenses disclosed must be validated with supporting documents (e.g. Alimony, Child Support, Liens, and Judgments)***

If you have any questions or concerns regarding this checklist, please contact our office toll free at 1-888-504-7300, Monday through Thursday from 6:00am to 7:00pm, and Friday from 6:00am to 6:00pm Pacific Time.

Revised :10/17/2014



**This completed Borrower Assistance Application and all required documentation must be sent to one of the following locations:**

<b>Mail:</b> Attn: Loss Mitigation Rushmore Loan Management Services LLC 15480 Laguna Canyon Road Irvine, CA 92618	<b>Secure Fax:</b> 949-341-2238
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**Questions:** Call us at 888-504-7300 M-Th 6:00 am PST to 7:00 pm PST or  
F 6:00 am PST to 6:00 PST.

## BORROWER ASSISTANCE APPLICATION

If you are experiencing a temporary or long-term hardship and need help, you must complete and submit this application along with other required documentation to be considered for available options. You must disclose information about (1) your intentions to either keep or transition out of the property; (2) the property's status; (3) bankruptcy; and (4) your credit counseling agency or representative, if any.

You must disclose information about your income, expenses and assets. This application also lists the required income documentation that you must submit in support of your request for assistance. You must also complete the Hardship Affidavit in which you disclose the nature of your hardship. The Hardship Affidavit informs you of the required documentation that you must submit in support of your hardship claim.

When you sign and date this application you will make certain certifications, representations and agreements, including certifying that the information you provide in the application is accurate and truthful and that the identified hardship has contributed to your need for mortgage relief.

*This application requires a completed and signed IRS Form 4506-T, the required income documentation, the required hardship documentation, a signed and completed Dodd-Frank Certification and, if applicable, a completed and signed Non-Borrower Contribution form*

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Loan Number: \_\_\_\_\_ (found on your monthly mortgage statement)

I want to:  Keep the property  Vacate the property  Sell the property  Undecided

If you wish to keep the property, for how long? \_\_\_\_\_

The property is currently:  My primary residence  A second home  
 An investment property

The property is currently:  Owner occupied  Renter occupied  Vacant

## CONTACT INFORMATION

Borrower	Co-Borrower
Borrower Name: _____	Co-Borrower Name: _____
SSN _____ DOB _____	SSN _____ DOB _____
Home Phone # ( ) Best time to call: _____	Home Phone # ( ) Best time to call: _____
Cell/Mobile Phone # ( ) Best time to call: _____	Cell/Mobile Phone # ( ) Best time to call: _____
Email: _____	Email: _____

- My primary language is Spanish. This information will be used to assign you a Spanish-speaking representative when available after your application is received. *Mi lengua principal es el español. Esta información sera utilizada para asignar un representante que hable español cuando este disponible después que su aplicación ha sido recibida. Llámenos al teléfono indicado si necesita ayuda para completar esta aplicación.*

Mailing Address: _____
Property Address (if the same as mailing address, just write "same")
Have you contacted a credit counseling agency? <input type="radio"/> Yes <input type="radio"/> No If yes, provide counselor contact information: Agency Name: _____ Counselor Name: _____ Counselor Phone #: _____ Counselor email: _____ Rushmore may contact this agency about my Loan. <input type="radio"/> Yes <input type="radio"/> No
Do you have a lawyer or other representative we should contact about this application? <input type="radio"/> Yes <input type="radio"/> No If yes, provide contact information: Law Firm Name (if any): _____ Representative Name: _____ Phone #: _____ Email: _____ Rushmore should only contact this representative about my Loan. <input type="radio"/> Yes <input type="radio"/> No

## PROPERTY INFORMATION

Estimated Market Value of the property \$ \_\_\_\_\_

Is the property listed for sale?  Yes  No If yes, what was the listing date?

Have you received an offer on the property?  Yes  No

Date of Offer: \_\_\_\_\_ Amount of Offer \$ \_\_\_\_\_

Agent's Name: \_\_\_\_\_ Agent's phone #: \_\_\_\_\_

For Sale by Owner  Yes  No

Do you have condominium or homeowner association (HOA) fees?  Yes  No

Total monthly amount \$ \_\_\_\_\_

Name and Address that fees are paid to: \_\_\_\_\_

Who pays the real estate tax bill on the property?  I/we do  Servicer does

Are the taxes current?  Yes  No

Who pays the homeowners insurance policy on the property?  I/we do  Servicer does

Is the policy current?  Yes  No Name of Insurance Company: \_\_\_\_\_

Insurance Company Phone #: \_\_\_\_\_

Are there any liens/other mortgages or judgments on the property?  Yes  No

If yes, provide :

Lien holder/Servicer name: \_\_\_\_\_ Phone #: \_\_\_\_\_

Balance Amount: \$ \_\_\_\_\_ Monthly payment amount: \$ \_\_\_\_\_

Lien holder/Servicer name: \_\_\_\_\_ Phone #: \_\_\_\_\_

Balance Amount: \$ \_\_\_\_\_ Monthly payment amount: \$ \_\_\_\_\_

Lien holder/Servicer name: \_\_\_\_\_ Phone #: \_\_\_\_\_

Balance Amount: \$ \_\_\_\_\_ Monthly payment amount: \$ \_\_\_\_\_

## MORTGAGE INFORMATION

Has the mortgage on your property ever had a Home Affordable Modification Program (HAMP) trial period plan or permanent modification?  Yes  No

Has the mortgage on any other property that you or any co-borrower own had a permanent HAMP modification?  Yes  No

## BORROWER INFORMATION

Have you or the co-borrower filed bankruptcy?  Yes  No  
 Chapter 7  Chapter 11  Chapter 12  Chapter 13

Has the bankruptcy been discharged?  Yes  No Bankruptcy Case No. :  
Has/was the mortgage on the property been reaffirmed?  Yes  No  Don't know

If you have or will receive a discharge from a bankruptcy and the mortgage was not reaffirmed in the case, we will only exercise our rights against the property and are not attempting any act to collect the discharged debt from you personally. Your decision to discuss workout options with us is strictly voluntary. You are not obligated to pursue any workout option discussed with us. At your request, we will immediately terminate any such discussions should you no longer wish to pursue these options to retain your property.

## SERVICE MEMBERS

Is any borrower an active duty service member?  Yes  No

If yes, has any borrower been deployed away from his/her primary residence or received a permanent Change of Station order?  Yes  No

Is any borrower the surviving spouse of a deceased service member who was on active duty at the time of death?  Yes  No

## EMPLOYMENT INFORMATION

### Borrower

Company Name: \_\_\_\_\_ Start Date: \_\_\_\_\_  
Job Title: \_\_\_\_\_

### Co-Borrower

Company Name: \_\_\_\_\_ Start Date: \_\_\_\_\_  
Job Title: \_\_\_\_\_

## OTHER PROPERTY FOR WHICH ASSISTANCE IS REQUESTED

Complete this section **ONLY** if you are requesting mortgage assistance for a property that is not your principal residence.

I am requesting mortgage assistance with a rental property that is not your principal residence. ?

Yes  No

I am requesting mortgage assistance with a second or seasonal home:  Yes  No

If "Yes" to either, I want to:  Keep the property  Sell the property

Property Address: \_\_\_\_\_ Loan Number: \_\_\_\_\_

Do you have a second mortgage on the property?  Yes  No

If "yes": Servicer Name: \_\_\_\_\_ Loan Number: \_\_\_\_\_

Do you have condo or Homeowner's association (HOA) fee?  Yes  No

If "Yes": Monthly Fee: \_\_\_\_\_ Are HOA fees current?  Yes  No

Name and address fees are paid to: \_\_\_\_\_

Does your mortgage payment include taxes and insurance?  Yes  No

If "NO": Are taxes and insurance paid and current?  Yes  No

Annual Homeowner's Insurance: \_\_\_\_\_ Annual Property Taxes: \_\_\_\_\_

Vacant and available for rent

Occupied by a tenant as their principal residence

Other: \_\_\_\_\_

If rental property is occupied by a tenant:

Term / Lease of Occupancy: MM/DD/YYYY-

MM/DD/YYYY: \_\_\_\_\_

Gross Monthly Rent: \_\_\_\_\_

If rental property is vacant, describe efforts to rent

property: \_\_\_\_\_

If applicable, describe relationship and duration of non-rent paying occupant of rental property:

Is the property for sale?  Yes  No If "Yes" Listing Agent

Name: \_\_\_\_\_

Listing Agent Phone #: \_\_\_\_\_

Listing Date: \_\_\_\_\_ Have you received purchase offer?  Yes  No

Amount of Offer: \_\_\_\_\_ Closing Date: \_\_\_\_\_

## RENTAL PROPERTY CERTIFICATION

**You must complete this certification if you are requesting mortgage assistance with respect to a rental property.**

\_\_\_\_\_ By checking this box and initialing below, I am requesting a mortgage modification under MHA with respect to the rental property described in this section and I hereby certify under penalty of perjury that each of the following statements is true and correct with respect to that property:

1. I intend to rent the property to a tenant or tenants for at least five years following the effective date of my mortgage modification. I understand that the servicer, the U.S. Department of Treasury, or their respective agents may ask me to provide evidence of my intention to rent the property during such time. I further understand that such evidence must show that I used reasonable efforts to rent the property to a tenant or tenants on a year-round basis, if the property is or becomes vacant during such five-year period.

Note: The term “reasonable efforts” includes, without limitation, advertising the property for rent in local newspaper, websites, or other commonly used forms of written or electronic media, and/or engaging a real estate or other professional to assist in renting the property, in either case, at or below market rent.

2. The property is not my secondary residence and I do not intend to use the property as a secondary residence for at least five years following the effective date of my mortgage modification. I understand that if I do use the property as a secondary residence during such five-year period, my use of the property may be considered to be inconsistent with the certifications I have made herein.

Note: The Term “secondary residence” includes, without limitation, a second home, vacation home or other type of residence that I personally use or occupy on a part-time, seasonal or other basis.

3. I do not own more than five (5) single-family homes (i.e., one-to-four unit properties) exclusive of my primary residence.

**Notwithstanding the residence, or permit my legal dependent, parent or grandparent to occupy it as their principal residence with no rent charged or collected, none of which will be considered to be inconsistent with the certifications made herein.**

This certificate is effective on the earlier of the date listed below or the date the RMA is received by you servicer.

Initials: \_\_\_\_\_ Borrower: \_\_\_\_\_ Co-Borrower: \_\_\_\_\_

## FINANCIAL INFORMATION

### **Borrower**

Monthly Income		Borrower Assets	
Gross Wages	\$	Checking Account	\$
Overtime	\$	Checking Account	\$
Child support/alimony*	\$	Savings/money market	\$
Non-taxable Social Security/SSDI	\$	Stocks/bonds/CDs	\$
Taxable SS benefits or other monthly income from annuities or retirement plans	\$	Expected assets (e.g., inheritance, tax, returns, etc.)	\$
Tips, commissions, bonus and self-employment income	\$	Total amount in additional assets (e.g. trusts)	\$
Rents received	\$	Other real estate owned (estimated value)	\$
Unemployment income	\$	Retirement	\$
Food stamps/welfare		Other cash on hand	
Other		Other	

### **Co-Borrower**

Monthly Income		Co-Borrower Assets	
Gross Wages	\$	Checking Account	\$
Overtime	\$	Checking Account	\$
Child support/alimony*	\$	Savings/money market	\$
Non-taxable Social Security/SSDI	\$	Stocks/bonds/CDs	\$
Taxable SS benefits or other monthly income from annuities or retirement plans	\$	Expected assets (e.g., inheritance, tax, returns, etc.)	\$
Tips, commissions, bonus and self-employment income	\$	Total amount in additional assets (e.g. trusts)	\$
Rents received	\$	Other real estate owned (estimated value)	\$
Unemployment income	\$	Retirement	\$
Food stamps/welfare		Other cash on hand	
Other		Other	

*\*Child Support, alimony, separation maintenance need not be disclosed if you do not want it considered in support of your Loan payments.*

### **Monthly Household Expenses**

First Mortgage	\$	Electric	\$
Second Mortgage	\$	Gas	\$
Homeowner's Insurance*	\$	Trash	\$
Property Taxes	\$	Cable	\$
HOA/Cond Fees/property maintenance	\$	Cell phone	\$
Student Loan (if not deferred)	\$	Food	\$
Car Payment	\$	Clothing	\$
Credit Cards/Other Installment Loans (minimum monthly payment)	\$	Out of pocket medical/dental expenses	\$
Car Expense/Gas	\$	Life Insurance	\$



Alimony/ Child Support Payments	\$	Mortgage Payments on other properties	\$
		Other	

If you want Rushmore to consider Non-Borrower/Contributor Income (a person who resides in the property or contributes to household income but is not a listed Borrower on the Loan), please submit a completed and signed Non-Borrower Contribution form with this application.

**REQUIRED INCOME DOCUMENTATION**

Please refer to the Checklist included in this package

*Any income documentation that you submit as part of your Borrower Assistance Application should be dated within 90 days of the time documentation is received by Rushmore.*

*Additional documentation may be required if income not supported.*

**HARDSHIP AFFIDAVIT**

I (we) are having difficulty or expect to have difficulty making monthly mortgage payments because of the reason(s) set forth below. *Please check the primary reason and submit the required documentation demonstrating your primary hardship.*

**If your Hardship Is:**

**Then the required documentation is:**

<input type="radio"/> Unemployment	Please state dates of unemployment.
<input type="radio"/> Reduction in Income: a hardship that has caused a decrease in your income due to circumstances beyond your control (e.g., reduction in overtime or regular working hours, reduction in base pay)	Provide a written description of your circumstances on the attached hardship letter.
<input type="radio"/> Increase in Housing Expenses: a hardship that has caused an increase in your housing expense due to circumstances beyond your control	Provide a written description of your circumstances below or on the attached hardship letter:

<input type="radio"/> Divorce or legal separation; separation of borrowers unrelated by marriage, civil union or domestic partnership	<p>One of:</p> <ul style="list-style-type: none"> <li>• Divorce decree</li> <li>• Separation Agreement</li> <li>• Current credit report evidencing divorce, separation or non-occupying borrower has different address</li> <li>• Recorded quitclaim deed evidencing that non-occupying borrower has relinquished rights to the property</li> </ul>
<input type="radio"/> Death of a borrower or death of a primary or secondary wage earner in the household	<p>Either:</p> <ul style="list-style-type: none"> <li>• Death certificate</li> <li>• Obituary or newspaper article reporting the death</li> </ul>
<input type="radio"/> Long-term or permanent disability; serious illness of a borrower or dependent family member	<p>One of:</p> <ul style="list-style-type: none"> <li>• Proof of monthly insurance benefits or government assistance, if applicable</li> <li>• Written statement or other documentation verifying disability or illness</li> <li>• Doctor's certificate of illness or disability</li> <li>• Medical Bills</li> </ul> <p><i>None of the above shall require providing detailed medical information</i></p>
<input type="radio"/> Disaster (natural or man-made) adversely impacting the property or a borrower's place of employment	<p>One of:</p> <ul style="list-style-type: none"> <li>• Insurance claim</li> <li>• Federal Emergency Management Agency grant or Small Business Administration loan paperwork</li> <li>• Proof of borrower or employer property located in a declared disaster area</li> </ul>

<input type="radio"/> Distant employment transfer/relocation	<p><b>For active duty service members:</b> Note of Permanent Change of Station (PCS) or actual PCS orders</p> <p><b>For employment transfers/new employment:</b> One of:</p> <ul style="list-style-type: none"> <li>• Copy of signed offer letter/employer notice showing employment location</li> <li>• Pay-stub from new employer</li> <li>• if none of the above, written explanation</li> </ul> <p>Also provide documentation showing any relocation assistance</p>
<input type="radio"/> Business Failure	<p>Tax Return from previous year (with schedules) AND Proof of business failure supported by one of the following:</p> <ul style="list-style-type: none"> <li>• Bankruptcy filing for business</li> <li>• 2 months recent bank statements for business account evidencing cessation of business activity</li> <li>• Most recent signed and dated quarter or year to date profit and loss statement</li> </ul>
<input type="radio"/> Other	<p>Provide a written description of hardship below and any relevant documentation:</p>

HARDSHIP LETTER

Please Complete:

Date: \_\_\_\_\_

Property Address: \_\_\_\_\_

City and State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Loan Number: \_\_\_\_\_

My financial circumstances since entering into the above referenced loan have changed substantially and I am no longer financially able to maintain the loan payments.

The following changes or events have occurred and are preventing me from maintaining current and/or future payments on my loan.

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\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower Signature

\_\_\_\_\_  
Date

## INFORMATION FOR GOVERNMENT MONITORING PURPOSES

For federal government programs, 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 service is required to note the information on the basis of visual observation or surname if you have made a request of loan modification in person. If you do not wish to furnish this information indicate below.

<b>Borrower</b> <input type="radio"/> I do not want to furnish this information	<b>Co-Borrower</b> <input type="radio"/> I do not want to furnish this information
Ethnicity <input type="radio"/> Hispanic/Latino <input type="radio"/> Not Hispanic/Latino	Ethnicity <input type="radio"/> Hispanic/Latino <input type="radio"/> Not Hispanic/Latino
Race <input type="radio"/> American Indian/Alaska Native <input type="radio"/> Asian <input type="radio"/> Black/African American <input type="radio"/> Native Hawaiian/Other Pacific Islander <input type="radio"/> White	Race <input type="radio"/> American Indian/Alaska Native <input type="radio"/> Asian <input type="radio"/> Black/African American <input type="radio"/> Native Hawaiian/Other Pacific Islander <input type="radio"/> White
Sex <input type="radio"/> Female <input type="radio"/> Male	Sex <input type="radio"/> Female <input type="radio"/> Male

**BORROWER/CO-BORROWER ACKNOWLEDGEMENT AND AGREEMENT**

I certify, acknowledge and agree as follows:

1. All information in this Borrower Assistance Application is truthful and the hardship I have identified as contributed to my need for mortgage relief.
2. The accuracy of my statements may be reviewed by Rushmore, the loan owner or guarantor of my loan, their agents or an authorized third party\*, and I may be required to provide additional supporting documentation.
3. Knowingly submitting false information may violate federal and other applicable law.
4. If I have intentionally defaulted on my existing mortgage loan, engaged in fraud or misrepresented any fact(s) in connection with this application or if I do not provide all required documentation, Rushmore may cancel any mortgage relief granted and may pursue foreclosure on my property and/or pursue any available legal remedies.
5. Rushmore is not obligated to offer me assistance based solely on the representations in this application or other documentation submitted in connection with my requested.
6. I may be eligible for a trial plan, repayment plan or forbearance plan. If I am eligible for one of these
  - a. All the terms of this Acknowledgement and Agreement are incorporated into such plan.
  - b. My first timely payment under the plan will serve as acceptance of the terms set forth in the plan sent by Rushmore.
  - c. Rushmore’s acceptance of any payment under the plan will not be a waiver of any acceleration of my loan or foreclosure action that has occurred and will not cure my default unless such payments are sufficient to completely cure my entire default under my loan.
  - d. Payments due under a trial plan for modification generally require escrow amounts. If I was not previously required to pay escrow amounts and my trial plan contains escrow amounts, I agree to the establishment of an escrow account and agree that any prior waiver is revoked. Payments due under a repayment plan or forbearance plan may or may not contain escrow amounts. If I was not previously requirement to pay escrow amounts and my repayment plan for forbearance plan contains escrow amounts, I agree to the establishment of an escrow account and agree that any prior escrow waiver is revoked.
7. A condemnation notice has not been issued for the property.
8. Rushmore may obtain a current credit report on all borrowers obligated on the Note.
9. Rushmore or my designated representative or counseling agency will collect and record personal information that I submit in or related to this application and during the evaluation process. This personal information may include (a) my name, address and telephone number, (b) my social security number, (c) my credit score, (d) my income and (e) my payment history and information about my accounts and activity. I understand and consent to this as well as your disclosing this information and the terms of any relief granted to any investor, insurer or guarantor of my loan and if applicable, to the US Department of Treasury, Fannie Mae and Freddie Mac (and their agents) in conjunction with their responsibilities under the Making Home Affordable program.
10. I consent to being contacted concerning this request for mortgage assistance and all other matters concerning my loan at any e-mail address or cellular or mobile telephone number I have provided to Rushmore. This includes text messages and telephone calls (including those made by an automated dialer) to my cellular or mobile telephone.

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower Signature

\_\_\_\_\_  
Date

## 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 if you may be eligible for assistance under the Making Home Affordable Program. 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 USC 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 understand that the Servicer, the United States Department of the Treasury or their respective agents may investigate the accuracy of my/our statements by performing routine background checks, including automated searches of federal, state or 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 this application is received by the Servicer.

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Date of Birth

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Co-Borrower Signature

\_\_\_\_\_  
Date of Birth

\_\_\_\_\_  
Social Security Number

Use this form for an individual who resides at your property address or contributes to household income who is not listed as a borrower on the loan.

Borrower Name: \_\_\_\_\_

Loan Number: \_\_\_\_\_ Property Address: \_\_\_\_\_

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Non-Borrower Contributor Name: \_\_\_\_\_

Non-Borrower Contributor Address: \_\_\_\_\_

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Non-Borrower Contributor Social Security No.: \_\_\_\_\_

My income has been previously used in an evaluation for a HAMP modification for a principal residence.  Yes  No

A mortgage of any other property I own has had a permanent HAMP modification.

Yes  No

Monthly Income

Gross Wages	\$
Overtime	\$
Child support/alimony*	\$
Non-taxable Social Security/SSDI	\$
Taxable SS benefits or other monthly income from annuities or retirement plans	\$
Tips, commissions, bonus and self-employment income	\$
Rents received	\$
Unemployment income	\$
Food stamps/welfare	
Other	

*\*Child Support, alimony, separation maintenance need not be disclosed if you do not want it considered in support of your Loan payments.*

By signing below, I agree to the following

- I request that my income be included in the review of the modification request by the above referenced borrower(s).
- I contribute/will contribute for the foreseeable future : (check one)  
 \$ \_\_\_\_\_ monthly to the household  100% of my income
- I will provide documentation supporting my income upon request.
- I authorize Rushmore or its agents to obtain my credit report in connection with your evaluation of the Borrower's request for assistance.

\_\_\_\_\_  
Signature of Non-Borrower Contributor

Date: \_\_\_\_\_



### **WILL INCOME DOCUMENTATION THAT I SUBMIT EXPIRE AT ANY POINT?**

- Any income documentation that you submit as part of your Borrower Assistance Application should be dated within 90 days of the time documentation is received by Rushmore. Generally, a decision will be made on your Borrower Assistance Application prior to the time that documentation you submit would expire.
- Income documentation includes items that would document your monthly income, such as paycheck stubs and bank statements.

### **WILL I BE CONSIDERED FOR ALL TYPES OF LOSS MITIGATION OPTIONS?**

- We service loans for many different types of loan owners. Each loan owner decides what options to offer and when and under what circumstances they will be offered. Some loan owners may not offer loan modification options or may limit the number of times or the time periods during which it will offer certain options. Some loan owners may offer different options depending on whether the property is a primary residence, second home or investment property or is vacant. You will be considered for all loss mitigations that are offered by the particular owner of your loan for the particular type of loan that you have.
- If your loan is a government-insured loan (e.g., FHA, VA or USDA), the government agency determines what options may be offered and when they may be offered.

### **WILL MY CREDIT SCORE BE AFFECTED?**

- We are required to report the delinquency status of your loan to the credit reporting agencies in accordance with the requirements of the Fair Credit Reporting Act and the Consumer Data Industry Association requirements.
- The acceptance of a foreclosure prevention option may affect your credit score, depending on your individual credit history. Credit scoring companies generally consider entering into a plan with reduced payments as increasing your credit risk. Therefore, entering into a plan with reduced payments may adversely affect your credit score, particularly if you are current on your loan or otherwise have a good score.

### **WILL THERE BE ANY TAX CONSEQUENCES?**

- Depending on the loss mitigation option or terms of an option you are offered, there may be tax consequences to such a transaction. For example, debt forgiveness may be taxable income to you.
- Rushmore is not a law firm. You should consult your tax advisor or an attorney about any potential tax consequences of an offered loss mitigation option.

### **WILL YOU CONTINUE COLLECTION OR FORECLOSURE ACTIVITIES?**

- **You should continue to make all required monthly payments on your loan if you can.**
- We may continue collection and/or foreclosure activity as allowed under applicable federal and state laws until a foreclosure prevention option has been approved and is completed.
- If you submit a complete Borrower Assistance Application, we will not commence a foreclosure proceeding unless:
  - You do not accept an offered option within the specified time period.
  - You are denied for all available options to foreclosure and any applicable appeal period has expired.
  - You breach the terms of the option you were offered and you accepted.

### **WHAT IF MY PROPERTY IS SCHEDULED FOR A FORECLOSURE SALE?**

- In general, we will not evaluate a Borrower Assistance Application that is submitted shortly before a scheduled foreclosure sale date. This means that, in general, in order for your Application to be evaluated, your complete Borrower Assistance Application must be received by Rushmore:
  - **If the property is in Minnesota and is your primary residence: at least 7 business days prior to the scheduled foreclosure sale date**
  - **For all other loans: at least 38 calendar days prior to the scheduled foreclosure sale date**
- **If a foreclosure sale is pending but there is no specific date scheduled for the sale, a court with jurisdiction over the foreclosure or a public official charged with carrying out the sale may not halt the sale even if we approve you for a foreclosure alternative prior to the sale.**

### **WILL I NEED AN APPRAISAL ON MY HOME?**

Depending on the type of option, you may receive a call from a property appraiser and/or real estate broker to make arrangements to gain access to your property to determine its value. The cost of the appraisal will be added to your loan account.

### **WHAT IF I AM AN ACTIVE SERVICE MEMBER?**

The Service members Civil Relief Act provides certain legal protections and debt relief to service members on active duty or the dependents of active service members. Please visit [www.militaryonesource.com](http://www.militaryonesource.com) for information and assistance with budgeting, debt reduction and credit issues or call toll free from within the U.S. at 800-342-9647 or from outside the U.S. at 800-342-6477 or International Collect at 484-530-5908. Please let Rushmore know if you are an active service member experiencing financial difficulty. Even if you are not entitled to protection under the Service members Civil Relief Act, Rushmore may be able to help you under its service members relief program.

### **ARE THERE OTHER RESOURCES AVAILABLE TO ME?**

The U.S. Department of Housing and Urban Development (HUD) sponsors non-profit homeownership counseling agencies across the country. Call 800-569-4287 or visit [www.consumerfinance.gov/mortgagehelp](http://www.consumerfinance.gov/mortgagehelp) for a list of HUD-approved agencies in your area. In addition, many state regulatory authorities maintain lists of non-profit homeownership counseling agencies available to borrowers in that state. The New York State Department of Financial Services website ([www.dfs.ny.gov](http://www.dfs.ny.gov)) or the Division of Housing and Community Renewal's website ([www.nyshcr.gov](http://www.nyshcr.gov)) can provide names of counseling agencies assisting New York borrowers. For borrowers in other states, please check your state's regulatory websites.

### **DISCLOSURE OF RIGHT TO RECEIVE COPY OF APPRAISAL OR VALUATION REPORT**

In connection with your recent loss mitigation request we may order an appraisal or valuation to determine the property's value, and may charge you for this appraisal or valuation. You have the right to receive a copy of any appraisal or valuation that is performed on your property. Upon completion, Rushmore will promptly provide you with a copy of any appraisal or valuation, even if your application is not approved. You can pay for an additional appraisal for your own use at your own cost.

Please keep this notice with your own records.

If you have other mortgage loans secured by this property, you should contact the servicer of those loans to discuss available loss mitigation options.

## **GLOSSARY OF CERTAIN LOSS MITIGATION OPTION TERMS**

**Repayment Plan** — Allows you to pay past due amounts on your loan over a specified time period to bring your loan current. Each plan payment includes your regular monthly payment plus a portion of the past due amount. The term of the loan will vary based on your ability to repay.

**Trial Period Plan/Forbearance** — Forbearance allows you to temporarily suspend or reduce your payments for a specified time period. Under a trial period payment plan, you make specified payments over a short period of time to demonstrate your ability and willingness to pay a specified amount. The payment under a trial period plan may be higher than the original payment amount when your loan was originated.

Most of our loan owners require that you make a good faith payment (which is generally a percentage of the past due debt) in connection with a trial period plan. A Rushmore Home Retention Specialist can tell you if your loan owner normally requires a good faith payment and what the amount would be based on your loan owner's guidelines. As part of the borrower assistance application, you will be asked to submit proof that you have funds available for a good faith payment. You may submit a borrower assistance application even if you have less funds available for a good faith payment than what your Home Retention Specialist tells you is typically required, or if you do not have any funds available for such a payment. No payment is required to submit an application for a loan modification and no payment is required until after you have been approved for a trial period payment plan. If you are approved for a trial period payment plan, your plan will specify the amount of any required good faith payment. You must make your good faith payment for your plan to become effective. Any required good faith payment will be in addition to your regular monthly plan payments. The good faith payment is applied to reduce your outstanding debt.

**Loan Modification** — Permanently modifies the terms of your loan. May change one or more terms of your loan in order to help you bring a defaulted loan current and prevent foreclosure. A loan modification may include one or more of the following:

- An interest rate reduction
- In certain cases, a forgiveness of a portion of principal
- An extension of the maturity of the debt
- Spreading the past due amount over the remaining term
- A deferment of a portion of the outstanding debt.

**Short Refinance** — Allows you to refinance your loan at less than the remaining balance of your loan. The owner of your loan agrees to forgive some of the principal balance. In most cases, you will be responsible for the costs of obtaining the new loan.

**Short Sale** - Allows you to sell your home for less than the remaining balance on your loan. The agreed upon net sale price of the home must be acceptable to the owner of your loan. The debt may be satisfied at the agreed upon sale price and terms. If the short sale is completed, you will not be responsible for the costs of sale (e.g., broker fees). Relocation assistance may be offered.

**Deed-in-Lieu** — A voluntary deed of the ownership of your home to the owner of your loan in satisfaction of some or all of your obligations under your loan. This action will not save your home but may aid you in qualifying for another mortgage in the future. This option may have a

less negative impact on your credit than a foreclosure. There cannot be any problems with the title to your property, such as outstanding liens that cannot be satisfied. Rushmore will request a title report on your home. If a deed-in-lieu is not completed, the costs of this report will be added to your loan balance. Relocation assistance may be offered.

**Reinstatement** — Payment of the total amount you owe in a lump sum payment and by a specific date. This brings your loan current. This may follow a forbearance.

**Consent to Judgment** — If you are unsuccessful in selling your home and do not qualify for a Deed-in-Lieu because of outstanding liens, this option may be available to you. You agree to a quick foreclosure. Relocation assistance may be offered.

**Settlement** — A mutual agreement between you and Rushmore whereby Rushmore, on behalf of the loan owner, agrees to accept less than the full amount of your loan balance in full satisfaction of your loan. You retain full ownership of your home.

**Note: *Form 4506-T begins on the next page.***

## **Kansas City and Austin Fax Numbers for Filing Form 4506-T Have Changed**

The fax numbers for filing Form 4506-T with the IRS center in Kansas City and Austin have changed.

**Kansas City:** The new fax number is **855-821-0094**. The previous fax number of 816-292-6102 is no longer in service.

**Austin:** The new fax number is **855-587-9604**. The previous fax numbers 512-460-2272 and 737-800-4762 are no longer in service.

**Request for Transcript of Tax Return**

OMB No. 1545-1872

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

**Tip.** Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at [IRS.gov](http://IRS.gov) and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return**. There is a fee to get a copy of your return.

<b>1a</b> Name shown on tax return. If a joint return, enter the name shown first.	<b>1b</b> First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
<b>2a</b> If a joint return, enter spouse's name shown on tax return.	<b>2b</b> Second social security number or individual taxpayer identification number if joint tax return
<b>3</b> Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)	
<b>4</b> Previous address shown on the last return filed if different from line 3 (see instructions)	
<b>5</b> If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.	

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

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

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

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

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

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

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

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

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

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

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

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

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

## Future Developments

For the latest information about Form 4506-T and its instructions, go to [www.irs.gov/form4506t](http://www.irs.gov/form4506t). Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

## General Instructions

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

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

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

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

**Automated transcript request.** You can quickly request transcripts by using our automated self-help service tools. Please visit us at [IRS.gov](http://IRS.gov) and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946.

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

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

## Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

### If you filed an individual return and lived in:

	Mail or fax to:
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team Stop 6716 AUSC Austin, TX 73301
Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	512-460-2272
Alabama, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	Internal Revenue Service RAIVS Team Stop 37106 Fresno, CA 93888
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	559-456-7227
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	Internal Revenue Service RAIVS Team Stop 6705 P-6 Kansas City, MO 64999
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	816-292-6102

## Chart for all other transcripts

### If you lived in or your business was in:

	Mail or fax to:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	801-620-6922
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	Internal Revenue Service RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	859-669-3592

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

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

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

**Note:** If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address. For a business address, file Form 8822-B, Change of Address or Responsible Party — Business.

**Line 6.** Enter only one tax form number per request.

**Signature and date.** Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.



You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed and returned to you if the box is unchecked.

**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. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-T but must provide documentation to support the requester's right to receive the information.

**Partnerships.** Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

**All others.** See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

**Note:** If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

**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.

**Signature by a representative.** A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

### Privacy Act and Paperwork Reduction Act Notice.

We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 10 min.; **Preparing the form**, 12 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service  
Tax Forms and Publications Division  
1111 Constitution Ave. NW, IR-6526  
Washington, DC 20224

Do not send the form to this address. Instead, see *Where to file* on this page.