



Brooklyn Center ReNew Buyer Incentive Program Application Process

Section A.

When ALL of the documents in Section A are received by the HousingResource Center your application will be processed for property and income eligibility. If eligible, funds will be reserved. Funds will NOT be reserved if only some of the documents are received. The reservation will expire at the end of 60 days. A written reservation confirmation will be sent.

1. Application Form – attached
2. Government Monitoring Addendum Form – attached
3. Data Privacy Form – attached
4. Authorization to Release Form – attached
5. Subordination Disclosure Form – attached
6. Buyer Responsibility Agreement - attached
7. Copy of ID
8. Executed Purchase Agreement – most recent copy
9. Uniform Residential Loan Application – from 1st mortgage lender
10. Good Faith Estimate – from 1st mortgage lender
11. IRS Form 4506-T - attached
12. Copy of income documentation for all income sources for all household members:
 - Last 2 years Federal income Tax Returns, including all forms, W2's, and schedules
 - Wages: 2 current consecutive pay stubs
 - Business or rental income: Year to Date income and expense form, signed by applicant form attached
 - Current award letter for Social Security, current statements for pensions or child support.
 - Divorce decree if applicable.
 - Any other documentation of income

Section B.

All of the documents in Section B must be received at the HousingResource Center 10 business days prior to closing. Incomplete documentation will not be considered. Documents that are received in less time than the 10 business days may delay a closing.

1. Lender Closing Certification – sent with reservation confirmation
2. Lender Request for Check – sent with reservation confirmation
3. Title Commitment – from 1st mortgage lender
4. Appraisal - from 1st mortgage lender
5. Contractor proposal
 - For all ReNew Grant Applicants;
 - For all ReNew Loan Applicants who are using ReNew funds for rehab work
6. Home inspection report from a certified/licensed housing inspector
7. Lender commitment letter – most recent copy
8. Homeownership class certificate
9. Note - copy from 1st mortgage lender

1. The ReNew loan funds may be used for payment of down payment, closing costs or rehabilitation work. ReNew Grant funds can be used for the payment of down payment only.
2. The property to be purchased must be a single family detached dwelling or townhome that is in a foreclosed status and is currently registered as a vacant property by the City of Brooklyn Center. Upon purchase, applicant will own and occupy the property as their principal place of residence.
3. Applicants do not have to be a first-time homebuyer to participate in the ReNew Buyer Program; however, all homebuyers must complete an approved homeownership class prior to closing.
4. Income limits apply. **Households of 1 or 2** may not exceed 100% of the TIF Housing Account median income \$83,900. **Households of 3 or more** may not exceed 115% of the TIF Housing Account median income \$96,485.
5. Loan to Value ratio may not exceed 100%.
6. Household income to housing expense ratio may not exceed 31% or a total debt ratio of 43%.
7. When approved, a check for the loan or grant amount and all closing documents for this program will be provided to the title company.
8. After closing, the title company must forward to GMHC a copy of the signed HUD 1 and City of Brooklyn Center mortgage. Also, the title company must send all of the other original closing documents with original signatures including the Note, Truth In Lending, and Escrow Agreement if applicable. The letter to the title company closer identifies these documents.
9. **SEE ATTACHED PROGRAM GUIDELINES FOR ADDITIONAL DETAIL.**

The Greater Metropolitan Housing Corporation is the administrator for the City of Brooklyn Center ReNew Buyer Incentive Program. GMHC Staff are available through the HousingResource Center – North to advise and answer any questions about the program.

RETURN ALL COMPLETED DOCUMENTS TO:
Housing Resource Center - North
2148 44th Ave North, Minneapolis, MN 55412
(612) 588-3033



Brooklyn Center ReNew Buyer Incentive Program



Program Summary

The Economic Development Authority (EDA) of Brooklyn Center, Minnesota (EDA) has partnered with the Greater Metropolitan Housing Corporation to provide a down payment and closing cost assistance program to help rebuild the housing market in Brooklyn Center. The ReNew Buyer Incentive Program features two products. An eligible home buyer may apply for either of the following:

ReNew Grant offers a grant of 3.5% of the acquisition cost (purchase price plus rehab costs) up to \$7,000 to be used for the payment of down payment with an FHA 203 K Purchase/Rehab Loan, or other approved purchase/rehab loan.

ReNew Loan provides a \$10,000 no-interest deferred loan that is forgivable at the end five years if the borrower resides in the home during that time. The ReNew Loan may be used for payment of down payment, closing costs or home repairs when used in connection with any prime "A" fixed-rate first mortgage loan program.

ReNew Grant Guidelines

The ReNew Grant is a down payment program to help increase home ownership and encourage reinvestment. This program offers a grant of 3.5% of the acquisition cost (purchase price plus rehab costs) up to \$7,000 when used with a FHA 203K Purchase/Rehab Loan, or other approved purchase/rehab loan.

ReNewGrant Terms

- a) Must be used with an FHA 203K loan, or other approved purchase/rehab loan.
- b) A minimum of \$15,000 in home improvements is required by the EDA to qualify for the ReNew Grant funds.
- c) Construction work must be completed by a licensed contractor, with applicable permits and inspections completed.
- d) A ReNew Grant agreement must be signed by the home buyer who certifies they will be an owner-occupant.
- e) Use of local contractors is encouraged.

Use of Funds

The ReNew Grant funds must be used for down payment. The borrower may not receive any portion of these funds as cash.

Eligible Properties

- a) The property must be a single family detached dwelling or townhome.
- b) The property must be in a foreclosed status with the ReNew Grant recipient as the first purchaser after the foreclosure; the property must be registered as a vacant property by the City of Brooklyn Center. Information on how to register a property can be found at www.cityofbrooklyncenter.org.
- c) There is no sale price limit.
- d) A home inspection must be completed by a certified/licensed home inspector to determine condition of home, needed repairs and cost.
- e) The borrower's combined mortgage debt cannot exceed 100% of the appraised value.
- f) Construction must start within 30 days of the purchase closing. The homeowner must occupy the home within 60 days of the completion of the construction work and no longer than 180 days after purchase closing.

Eligible Borrower

Anyone who meets all the following conditions:

- a) Qualifies for and is receiving an FHA 203K loan, or other approved purchase/rehab loan, from an accredited lender; borrower does not need a co-signer to qualify.
- b) Household income to housing expense ratio does not exceed 31% or a total debt ratio of 43%.
- c) Household income may not exceed the following TIF Housing Account median income which is adjusted annually:
 - Households of 1 or 2 may not exceed 100% of the TIF Housing Account median income: \$83,900.
 - Households of 3 or more may not exceed 115% of the TIF Housing Account median income: \$96,485.
- d) Borrower may not own other residential property or homes.
- e) The borrower must be an individual person or persons. The borrower may not be a business entity.

Homeownership Education

Borrower must complete a homeownership education class through the Homestretch program sponsored by the Minnesota Home Ownership Center (telephone 651-659-9336 or online at www.hocmn.org) or a comparable approved program prior to closing on the loan.

Eligible Primary Financing and Combining of Funds

- a) The ReNew Grant maybe offered in connection with any FHA 203K loan, or other approved purchase/rehab loan, that is generally considered in the lending industry to be an "A" or "prime" lending product.
- b) The ReNew Grant may not be used with sub-prime lending products.
- c) Cash buyers are not eligible for the ReNew Grant.
- d) Applicants may not receive both the ReNew Loan and the ReNew Grant. However, an applicant receiving an FHA 203K, or other approved purchase/rehab loan, can choose to apply for the Renew Loan instead of the Renew Grant. Guidelines for the Renew Loan follow on the next page.
- e) ReNew Buyer Incentive Program funds may be combined with other assistance programs to provide greater opportunity for the borrower to secure the purchase of a home.

ReNew Loan Guidelines

The ReNew Loan program offers a \$10,000 no-interest deferred loan that is forgiven at the end of five years to anyone buying a foreclosed home in which they will live throughout the term of the ReNew Loan.

ReNew Loan Terms

- a) Zero percent interest.
- b) No monthly payment.
- c) The ReNew Loan will be forgiven at the end of a five-year time period from the date of closing if the property is owner-occupied for the full ReNew Loan term. Relative homestead properties* do not qualify for the ReNew Loan. No part of the loan will be forgiven for any time period less than five years.
- d) The ReNew Loan is due on sale, transfer of title, when the primary mortgage is paid off, or when the property ceases to be the owner's primary place of residence, except that in the case of a refinance, the loan may be subordinated subject to the EDA's Subordination Policy in effect at the time of the request for subordination. .
- e) The ReNew Loan is considered a "Special Mortgage" under the terms of Minnesota Statute 58.13. The mortgage may be subordinated as part of a refinance of the primary loan; however, the owner must receive counseling regarding their refinance transaction. Proof of the completion of the counseling will be required prior to approval of the subordination.

**** "Relative homestead" is a property tax classification that allows the homeowner to retain homestead status on his or her property if a relative occupies it.***

ReNew Loan Amount

Borrowers will receive up to \$10,000.

Use of Funds

- a) The funds may be used towards the payment of down payment or for the payment of normal and usual closing costs. The borrower may not receive any portion of these funds as cash.
- b) The homebuyer may also use the funds to complete repairs and improvements to the home as part of their home purchase transaction.
- c) Any portion of the ReNew Loan that is not applied to the payment of down payment, closing costs or construction costs must be repaid to the Economic Development Authority of Brooklyn Center, Minnesota and the ReNew Loan balance will be reduced accordingly.

Eligible Properties

- a) The property must be a single family detached dwelling or townhome.
- b) The property must be in a foreclosed status with the ReNew Loan recipient as the first purchaser after the foreclosure, and the property must be registered as a vacant property by the City of Brooklyn Center. Information on how to register a property can be found at www.cityofbrooklyncenter.org.
- c) There is no sale price limit.
- d) A home inspection must be completed by a certified/licensed home inspector to determine condition of home, needed repairs and cost.
- e) The borrower's combined mortgage debt including the ReNew Loan cannot exceed 100% of the appraised value.
- f) If applicable, construction must start within 30 days of the purchase closing. The homeowner must occupy the home within 60 days of the completion of the construction work and no longer than 180 days after purchase closing.

Eligible Borrowers

Anyone who meets all the following conditions:

- a) Borrower must qualify for and receive a traditional (prime or A-rated) fixed-rate first mortgage loan; borrower does not need a co-signer to qualify.
- b) Household income to housing expense ratio does not exceed 31% or a total debt ratio of 43%.
- c) Household income may not exceed the following TIF Housing Account median income which is adjusted annually:
 - Households of 1 or 2 may not exceed 100% of the TIF Housing Account median income: \$83,900.
 - Households of 3 or more may not exceed 115% of the TIF Housing Account median income: \$96,485.
- d) The borrower must be an individual person or persons. The borrower may not be a business entity.

Homeownership Education

Borrower must complete a homeownership education class through the Homestretch program sponsored by the Minnesota Home Ownership Center (telephone 651-659-9336 or online at www.hocmn.org) or a comparable approved program prior to closing on the ReNew Loan.

Loan Security

- a) The ReNew Loan will be separately secured by a Promissory Note and Mortgage in favor of the EDA.
- b) The ReNew Loan may be secured in a subordinate lien position behind other loans.
- c) No title insurance is required.
- d) No mortgage clause is required in the owner's hazard insurance policy.

Eligible Primary Financing and Combining of Funds

- a) The ReNew Loan may be offered in connection with any fixed-rate FHA, VA, Fannie Mae, or Freddie Mac insured or uninsured loan product that is generally considered in the lending industry to be an "A" or "prime" lending product.
- b) The ReNew Loan may not be used with sub-prime lending products.
- c) Cash buyers are not eligible for a ReNew loan.
- d) Applicants may not receive both the ReNew Deferred Loan and the ReNew Grant.
- e) The ReNew Buyer Incentive Program funds may be combined with other assistance programs to provide greater opportunity for the borrower to secure the purchase of a home.

Loan Costs

Mortgage registration tax and filing fees will be paid by the borrower(s).

Brooklyn Center ReNew Buyer Incentive Program

Greater Metropolitan Housing Corp.
HousingResource Center- North
2148 44th Ave. N.
Minneapolis, MN 55412
612 588-3033

IMPORTANT NOTE: To ensure approval of your application and the timely delivery of the closing funds and documents, submit complete documentation as required on the "Application Process" sheet. Application review and fund reservation cannot be completed until ALL of the required documentation has been submitted.
PLEASE READ THE ATTACHED PROGRAM GUIDELINES FOR DETAILS ON FUNDING TERMS AND PROGRAM ELIGIBILITY.

1. Applicant's Information

Full Name of Applicant:	Full Name of Co-Applicant:
Social Security Number:	Social Security Number:
Marital Status: <input type="radio"/> Married <input type="radio"/> Unmarried (Widowed, Single, or divorced)	Marital Status: <input type="radio"/> Married <input type="radio"/> Unmarried (Widowed, Single, or divorced)
Current Address:	Current Address:
Phone Number: (H) ()	Phone Number: (H) ()
Alternate Phone Number: ()	Alternate Phone Number: ()
Email:	Email:
Name of Employer: _____	Name of Employer: _____
Job Location: _____	Job Location: _____
Are you a first time homebuyer, meaning you haven't held title interest in a property for the last 3 years? YES _____ NO _____	Are you a first time homebuyer, meaning you haven't held title interest in a property for the last 3 years? YES _____ NO _____
All applicants are required to attend Home Stretch classes. Have you attended a Home Stretch class within the last 12 months? YES _____ NO _____	All applicants are required to attend Home Stretch classes. Have you attended a Home Stretch class within the last 12 months? YES _____ NO _____
If Yes, please attach a copy of the Home Stretch Completion Certificate. If No, you will be required to attend this class before closing.	If Yes, please attach a copy of the Home Stretch Completion Certificate. If No, you will be required to attend this class before closing.

2. Household Information

(Please list the names of all residents in the household excluding applicant and co-applicant)

Name:	Birth date	Relationship:	Student: (Yes or No)	Social Security Number:	Income: (Yes or No)

3. Property Information

Purchase Address: _____

Type of dwelling being purchased: Single Family Townhome Purchase Price: \$ _____

Which program will you be applying for? ReNew Grant ReNew Loan

How will you use the ReNew funds? Downpayment Closing Costs Rehab

4. Required Documentation

Funds are reserved on a first come first served basis with a completed application. In order to reserve funds, a complete application must be received. A complete application must include all of the documents as listed in Section A. on the Application Process sheet. Note that when a reservation has been made, it will expire at the end of 60 days.

Documents required for closing include those listed in Section B. on the Application Process sheet. Note - Complete documentation must be received before a review for closing can be done.

5. Closing Information

Title Company: _____

Contact: _____

Address: _____

Phone: _____ Fax: _____

E-mail: _____

Closing Date: _____

Closing location: _____

Mortgage lending company: _____

Loan officer: _____

Address: _____

Phone Number: _____ Fax: _____

E-mail: _____

5. Disclosure and Authorization

- √ I/We certify that all information contained in this application is true, accurate and complete to the best of my/our knowledge and belief.
- √ I/We have read and understand the Program Guidelines and understand that the purchase property must be a single-family detached dwelling or a town home that was foreclosed and is registered as a vacant property by the City of Brooklyn Center.
- √ I/we will occupy the home as my/our principal place of residence within sixty (60) days following the home purchase closing, except in the case of a home purchase and repair transaction, I/we will occupy the home within 60 days of the completion of the construction work. Construction must be completed in 180 days.
- √ I/we accept the ReNew funds with the understanding that I/we will occupy the property to be purchased as my/our principal place of residence.
- √ I/we understand that the ReNew loan will be forgiven at the end of five years if I/we occupy the property as my/our principal place of residence for the entire period, and that no part of the loan will be forgiven for any time period less than five years from the date of closing.
- √ I/We will notify GMHC in writing if the home ceases to be my/our principal residence.

Applicant's Signature

Date

Co-Applicant's Signature

Date

ADDENDUM TO APPLICATION

Brooklyn Center ReNew Buyer Incentive Program

Information for Government Monitoring Purposes

The information being requested below is for determining compliance with federal equal credit opportunity, fair housing and home mortgage disclosure law. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may not discriminate on the basis of this information, or on whether you choose to furnish the information. If you choose not to furnish this information and you have made the application in person, we are required to note ethnicity, race and sex on the basis of visual observation or surname. Please check below if you choose not to furnish the information.

DATE OF APPLICATION: _____

APPLICANT	CO-APPLICANT
APPLICANT NAME:	CO-APPLICANT NAME:
<input type="checkbox"/> I do not wish to furnish this information	<input type="checkbox"/> I do not wish to furnish this information
ETHNICITY: (select only one) <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	ETHNICITY: (select only one) <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
GENDER: <input type="checkbox"/> Female <input type="checkbox"/> Male	GENDER: <input type="checkbox"/> Female <input type="checkbox"/> Male
RACE: (select one or more) <input type="checkbox"/> White <input type="checkbox"/> Black/African American <input type="checkbox"/> Asian <input type="checkbox"/> American Indian/Alaska Native <input type="checkbox"/> Native Hawaiian/Other Pacific Islander <input type="checkbox"/> American Indian/Alaska Native & White <input type="checkbox"/> Asian & White <input type="checkbox"/> Black/African American & White <input type="checkbox"/> American Indian/Alaska Native & Black/African American <input type="checkbox"/> Other Multi Racial	RACE: (select one or more) <input type="checkbox"/> White <input type="checkbox"/> Black/African American <input type="checkbox"/> Asian <input type="checkbox"/> American Indian/Alaska Native <input type="checkbox"/> Native Hawaiian/Other Pacific Islander <input type="checkbox"/> American Indian/Alaska Native & White <input type="checkbox"/> Asian & White <input type="checkbox"/> Black/African American & White <input type="checkbox"/> American Indian/Alaska Native & Black/African American <input type="checkbox"/> Other Multi Racial

APPLICANT SIGNATURE

CO-APPLICANT SIGNATURE

This Section For Lender Use	
<u>Greater Metropolitan Housing Corporation</u>	
Application received by: _____ mail _____ face-to-face interview _____ telephone	
Staff Name: _____	Date _____



City of Brooklyn Center

6301 Shingle Creek Pkwy, Brooklyn Center, MN 55430-2199 Ph: (763)569-3300 TTY 711 Fax: (763)569-3494
www.cityofbrooklyncenter.org *form 03/04/09*

**Brooklyn Center ReNew Buyer Incentive Program
Buyer's Responsibility Agreement
Property Maintenance Verification Prior to Re-Occupancy**

The city has adopted a vacant building ordinance, Chapter 12 (the "Ordinance"), in order to ensure the health and safety of residents, maintain the city's housing stock, and preserve property values for current and future residents. Prior to re-occupancy of a vacant property, the Ordinance requires the correction of any critical health/life safety hazards identified as part of the vacant building property maintenance verification process, and inspection by the city to verify compliance with the Ordinance.

The Ordinance also requires a seller to disclose any outstanding violations to the buyer during the purchase process. If an agreement exists between the seller and buyer of a vacant property, a buyer may agree to assume responsibility for any outstanding property code violations. As a buyer of a vacant property you agree to the following:

- Buyer agrees that buyer is responsible for correcting critical health/life safety hazards identified on the Property Maintenance Verification Report.
- Buyer agrees to make the necessary corrections to critical health/life safety hazards identified on the report.
- Buyer agrees not to occupy the dwelling until the critical health/life safety hazards have been corrected and the dwelling has been inspected by the City. The buyer must obtain any applicable permits and call for inspections prior to commencing work and re-occupying the property.
- The Buyer assumes responsibility for correcting all other property code violations as specified on the Property Maintenance Verification Report.
- In the event of buyer's failure to comply with the conditions of this agreement, the City may exercise its rights under City Ordinances to enforce provisions of the Ordinance by mandamus, injunction, civil penalties or criminal misdemeanor charges.

Property address

Date

Buyer

Buyer



Subordination Disclosure

You are receiving or have received a loan from the Economic Development Authority of Brooklyn Center, Minnesota (EDA). This loan is being closed in the name of the Economic Development Authority of Brooklyn Center, Minnesota. If at some future date, you choose to obtain a new first mortgage or other financing that uses your home as security, there are some facts you should know about your EDA loan that may guide your decision.

The first fact you should know is that most, if not all, lenders will want their new mortgage to have as high a lien position as possible. If your new financing is a refinance of your current first mortgage, when your first mortgage is paid off, the EDA's loan along with any other financing automatically moves up in lien position and the new mortgage takes the lowest lien position on the title of your property. The only way for your new mortgage lender to obtain a first lien position is to either pay off the EDA's lien or request and obtain the EDA's approval to have its loan subordinated. Subordinated means that the EDA signs an agreement that says it will let its lien move to a lower lien position behind the new mortgage, which allows your new mortgage to move to a higher lien position.

The EDA will consider each subordination request subject to the EDA's Subordination Policy in effect at the time of the request.

The EDA will not consider a subordination request if any of the following conditions exist:

- ◆ New financing is an open-ended line-of credit
- ◆ Violation of Owner Occupancy requirement

All loan subordinations should be approved by the EDA prior to the closing of the new financing. The EDA reserves the right to refuse any subordination request that does not meet the EDA'S SUBORDINATION POLICY in effect at the time of the request, or if the request is determined to not be in the City's best interest.

There is a processing/review fee charged for each subordination request.

Borrower _____

Co-Borrower _____

Date _____

THIS FORM MUST BE SIGNED AND RETURNED WITH THE APPLICATION

DATA PRIVACY ACT

In accordance with Minnesota Government Data Practices Act the Greater Metropolitan Housing Corporation (GMHC) is required to inform you of your rights regarding the private data collected from you.

Private data, collected from you or from other organizations authorized by you, is used to determine your eligibility for programs administered by GMHC. The use of private data we collect is limited to that necessary for administering programs and providing our services.

You may refuse to provide the requested information. If you do not provide the requested information, you may not be eligible for specific loans, grants or services.

Unless authorized by state or federal law, other government agencies using the reported private data must also treat the information as private. You may wish to exercise your rights as contained in the Minnesota Government Data Practices Act. These rights include:

- 1) The right to see and obtain copies of the data maintained on you
- 2) The right to be told the contents and meaning of data
- 3) The right to contest the accuracy and completeness of the data

I have read and understand the above information regarding my rights as a subject of government data.

Print Name _____

Print Name _____

Date: _____ Signature _____

Date: _____ Signature _____

Print Name _____

Print Name _____

Date: _____ Signature _____

Date: _____ Signature _____

THIS FORM MUST BE SIGNED AND RETURNED WITH THE APPLICATION

AUTHORIZATION TO RELEASE INFORMATION

I have applied for a loan or grant through the Greater Metropolitan Housing Corporation (GMHC), at the HousingResource Center™. As part of the application process, employees of GMHC may verify information contained in my/our loan or grant application and in other documents required in connection with the loan. This verification process can be conducted either prior to closing or subsequent to closing, and may be performed either by employees of GMHC or by independent third parties, as a part of the origination, processing, underwriting, closing or quality control programs of GMHC.

I authorize you to provide to GMHC and to any investor to whom GMHC may sell my loan, to any servicer or any funder of the program for which I have applied, any and all information and documentation that they request. Such information includes, but is not limited to employment history, income; bank, money market and other financial account balances; credit history; copies of income tax returns and property information.

A copy of this authorization may be accepted as an original.

Your prompt reply is appreciated.

Thank you

Print Name

XXX-XX-
Social Security Number – last 4 digits

Date

Signature

NOTE: Use a separate form for each individual who is an applicant, guarantor or other individual whose information is considered in the application. Only one person signs each form.

THIS FORM MUST BE SIGNED AND RETURNED WITH THE APPLICATION

AUTHORIZATION TO RELEASE INFORMATION

I have applied for a loan or grant through the Greater Metropolitan Housing Corporation (GMHC), at the HousingResource Center™. As part of the application process, employees of GMHC may verify information contained in my/our loan or grant application and in other documents required in connection with the loan. This verification process can be conducted either prior to closing or subsequent to closing, and may be performed either by employees of GMHC or by independent third parties, as a part of the origination, processing, underwriting, closing or quality control programs of GMHC.

I authorize you to provide to GMHC and to any investor to whom GMHC may sell my loan, to any servicer or any funder of the program for which I have applied, any and all information and documentation that they request. Such information includes, but is not limited to employment history, income; bank, money market and other financial account balances; credit history; copies of income tax returns and property information.

A copy of this authorization may be accepted as an original.

Your prompt reply is appreciated.

Thank you

Print Name

XXX-XX-
Social Security Number – last 4 digits

Date

Signature

NOTE: Use a separate form for each individual who is an applicant, guarantor or other individual whose information is considered in the application. Only one person signs each form.

Request for Transcript of Tax Return

OMB No. 1545-1872

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

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

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number or individual taxpayer identification number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)	
4 Previous address shown on the last return filed if different from line 3 (see instructions)	
5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.	
Housing Resource Center -North 2148 44th Ave N, Minneapolis MN 55412 (612) 588-3033	

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

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

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

b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days

c Record of Account, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days

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

8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2010, filed in 2011, will not be available from the IRS until 2012. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days

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

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately. 12/31/ 12/31/ 12/31/

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

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

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

		Phone number of taxpayer on line 1a or 2a
Signature (see instructions)	Date	
Title (if line 1a above is a corporation, partnership, estate, or trust)		
Spouse's signature	Date	

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

What's New

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

General Instructions

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

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

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

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

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

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

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-908-9946.

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

If you filed an individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	RAIVS Team Stop 6716 AUSC Austin, TX 73301
Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	RAIVS Team Stop 37106 Fresno, CA 93888
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	512-460-2272
	559-456-5876
	RAIVS Team Stop 6705 P-6 Kansas City, MO 64999
	816-292-6102

Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to the "Internal Revenue Service" at:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409
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
	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250
	859-669-3592

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

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

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

Note. If the address on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address.

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

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

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

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

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

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

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

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

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

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

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

Internal Revenue Service
Tax Products Coordinating Committee
SE:W:CAR:MP:T:M:S
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.