HTC FILE H___________ 1ST AND/OR 2ND MTG

_______________ & _______________ LN # _______________ & _______________

ITEMS REQUIRED BY LENDER FOR SHORT SALE PACKAGE SHOULD BE FAXED TO: 847-781-6980 OR EMAILED TO: HTNEGOTIATORS@GMAIL.COM

SHORT SALE REQUIREMENTS

- ☐ HARDSHIP LETTER
- ☐ TAX RETURNS (US 1040)
- ☐ 4506-T
- ☐ PAY STUBS
- ☐ BANK ACCOUNT STATEMENTS
- ☐ REAL ESTATE CONTRACT
- ☐ LISTING AGREEMENT
- ☐ MLS SHEET
- ☐ MLS COMPARABLES
- ☐ BUYER'S PRE-QUALIFICATION LETTER
- ☐ HUD-1

HTC REQUIREMENTS

- ☐ AUTHORIZATION TO RELEASE
- ☐ HOLD HARMLESS AGREEMENT
- ☐ INFORMATION STATEMENT
- ☐ INFORMATION FORM / FINANCIAL INFORMATION

NOTES:

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HERITAGE TITLE COMPANY

5849 W LAWRENCE AVENUE • CHICAGO, ILLINOIS 60630 • PHONE 773-545-8100 • FAX 773-545-8298

AUTHORIZATION TO RELEASE INFORMATION

Date: ______________________________

Lender Name: ______________________________

____

Borrower's Name: ______________________________

Property Address: ______________________________

____

Loan No.: ______________________________

SSN: ______________________________

We authorize you to provide any and all information and documentation requested by Kathleen Dunat and Kara Churak, Lauren Dahly, Heritage Title Company or any of its agents.

Such information includes, but not limited to: mortgage details, employment history and income, bank, money market and similar account balances, credit history, and copies of income tax returns.

This authorization shall remain in effect for the life of the loan.

A photocopy or fax of this authorization may be deemed to be the equivalent of the original and may be used as a duplicate original.

Your prompt response would be greatly appreciated.

______________________ ______________________
Signature Signature

______________________ ______________________
Signature Signature

HERITAGE TITLE COMPANY

5849 W LAWRENCE AVENUE • CHICAGO, ILLINOIS 60630 • PHONE 773-545-8100 • FAX 773-545-8298

AUTHORIZATION TO NEGOTIATE SHORT SALE AND HOLD HARMLESS AGREEMENT

THE UNDERSIGNED, hereafter referred to as Seller(s), hereby authorizes Heritage Title Company, Inc. (HTC) to negotiate on behalf of Seller(s) for the purpose of obtaining the consent from the Seller's(') underlying mortgagee to permit a "short sale" of the real estate commonly known as ____ ____________. This authorization extends the scope of such negotiations to also include any other underlying lien holders deemed necessary by HTC to clear title and accomplish the goal of a "short sale".

To enable meaningful negotiations, the Seller(s) hereby authorizes any financial services company, real estate agency, lender, credit reporting agency, employer, investor or other person/entity with knowledge of Seller's(') financial status/history, upon receipt of a copy of this instrument, to disclose any and all information concerning Seller's(') mortgages, loans, financial obligations and all other credit information directly to HTC. All such information so obtained shall be held confidential by HTC (and its designated agents/employees) and used only for the purpose of "short sale" negotiations with the underlying lien holders. Any decision by HTC regarding the disclosure of such confidential information for the purpose of "short sale" negotiations shall be binding on the Seller(s), and no claim of any breach of confidentiality shall exist except upon conclusive proof of malicious conduct by HTC (and its designated agents/employees). For all purposes herein, listing and selling agents/brokers and the "short sale" buyer shall also be included within the scope of persons authorized to receive such confidential information. HTC shall have no obligation to police the subsequent dissemination of such confidential information, so long as disclosure to the initial recipient is proper. Consequently, HTC shall have no liability whatsoever to Seller(s) in the event that such confidential information is later improperly published or disclosed by any such initial recipient.

Seller(s) further agrees to indemnify and hold HTC harmless (including all litigation expenses and attorney fees) for any liability to any third party arising from its role as negotiator herein. Seller(s) represents and warrants the accuracy and completeness of all financial information whether conveyed directly by Seller(s) or delivered to HTC pursuant to this authorization. Seller(s) further represents and warrants that all relevant sources of financial information will be disclosed to HTC so that HTC will have a complete and accurate picture of Seller's(') financial status during negotiations. All negotiations by HTC shall be conducted in reliance upon the express and implied completeness and accuracy of financial information received by HTC from or through Seller(s). HTC has no obligation to independently investigate the completeness or accuracy of such financial information.

All financial implications arising out of or resulting from any "short sale" (or lack thereof) negotiated by HTC including but not limited to tax liability for relief of debt, risk of deficiency judgments, impact on credit score or any other financial consequences are the sole responsibility of the Seller(s) and should be discussed in advance with a tax professional and/or attorney. HTC makes no representations or warranties regarding such financial implications and Seller(s) agrees to indemnify and hold HTC harmless (including all litigation expenses and attorney fees) from any and all adverse financial consequences, whether by lien, deficiency judgment, tax consequences or otherwise, allegedly imputed to HTC as a result of any negotiations and "short sale" contemplated herein.

Seller(s) acknowledges the solemnity of this instrument and that the decision whether to seek legal counsel/tax advisor to fully understand the consequences of this undertaking is solely within the discretion of Seller(s). HTC has made no representations regarding the legal import of this instrument of otherwise attempted to act as Seller's(') legal or tax advisor.

______________________	______________________	________________
Signature	Print Name	Date
______________________	______________________	________________
Signature	Print Name	Date

HERITAGE TITLE COMPANY

5849 W LAWRENCE AVENUE • CHICAGO, ILLINOIS 60630 • PHONE 773-545-8100 • FAX 773-545-8298

INFORMATION STATEMENT

ESCROW NO.: ______________________

This statement is being provided by the undersigned to assist in determining whether certain matters affect the person or the title searched under the above order number or whether such matters relate to other persons whose names are the same or similar to that of the undersigned. This affidavit also is being provided to induce Heritage Title Company to insure that said title is not affected by any judgments, tax liens, bankruptcies, divorces, change of name proceedings or decrees against the undersigned and, if applicable, to disburse proceeds to the undersigned.

The undersigned hereby states as follows:

1. My Social Security number is: ______________________.

2. During the last ten years, I have resided at the following addresses and no other:

From (Year)	To (Year)	Street Address	City & State

3. During the last ten years, I have had the following occupations at the following locations and no other:

From (Year)	To (Year)	Occupation	Employer	Address

4. I have no unsatisfied or unreleased judgments, tax liens or decrees (including divorce decrees) against me of record in the county in which the real estate is located except as follows:
______________________ (If NONE, so state).

5. I have never used or been known by any other name, including any names before marriage, except as follows:
______________________ (If NONE, so state).

6. My date of birth is ______________. My place of birth is ______________________.

7. Have you ever been married? You spouse's name ______________________.

Home Phone No.: ______________ Work Phone No.: ______________

____
Name (First, Middle Initial, Last)

______________________ ______________________
Date Signature

HERITAGE TITLE COMPANY

5849 W LAWRENCE AVENUE • CHICAGO, ILLINOIS 60630 • PHONE 773-545-8100 • FAX 773-545-8298

SHORT SALE INFORMATION FORM

Name: ______________________ SS# ___ ___ ___ - ___ ___ - ___ ___ ___ ___

Name: ______________________ SS# ___ ___ ___ - ___ ___ - ___ ___ ___ ___

Property Address: ____

Mailing Address: ____

Property Occupied: ☐ Yes ☐ No ______________________________

Home Phone: __________________ Work Phone: __________________

Cell Phone: __________________ Email: __________________

How many mortgages are on the property? ______________________________

Default Lender(s): ____

Loan No(s): ____

Listing Realtor : ______________________ Ph: __________________

Email address: ______________________ Fx: __________________

Any Closing Costs due to Buyer (as per contract)? ______________________

Selling Realtor: ______________________ Ph: __________________

Buyer's Attorney: ______________________ Ph: __________________

Seller's Attorney: ______________________ Ph: __________________

FINANCIAL INFORMATION

Current or Former Employer's Name: ______________________________

Employment Dates: ___ ___/___ ___/___ ___ ___ ___ to ___ ___/___ ___/___ ___ ___ ___

Do you own other real estate (other than Default Real Estate)? ☐ Yes ☐ No

Are you presently in bankruptcy? ☐ Yes ☐ No Bankruptcy # __________________

What date was the bankruptcy filed? ___ ___/___ ___/___ ___ ___ ___

Do you receive alimony, child support or separate maintenance? ☐ Yes ☐ No

Any additional income (rental income, pension, unemployment compensation, social security, etc.):

Source: ______________________ $ __________________ per month

Source: ______________________ $ __________________ per month

Form **4506-T**
(Rev. January 2012)
Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

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

OMB No. 1545-1872

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.

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. ▶ ____________

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. ________ ________ ________ ________

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

Sign Here

▶ **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 512-460-2272
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 559-456-5876
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	RAIVS Team Stop 6705 P-6 Kansas City, MO 64108 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, Missouri, 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 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	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:T:SP
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.