Serving Owen, Monroe & Surrounding Counties

MORTGAGE LOAN APPLICANT

INFORMATION NEEDED TO PROCESS YOUR LOAN

The information in this checklist will help you gather and organize records that you will need in completing your loan application. By gathering this information prior to meeting with your loan officer, the application process will move forward easier and may speed up the approval process.

<u>Please "Clink Here"</u> for a link to the US Department of Housing and Urban Development's Buying Your Home: Settlement Costs and Helpful Information. This is an information packet we give to individuals who pick-up this packet in person. It contains a lot of helpful information especially if you are a first time home buyer.

NOTE: ITEN	4S 1-5 MUST BE PROVIDED WITH THE COMPLETED APPLICATION
	BEFORE PROCESSING CAN BEGIN.
1)	Address of Property to be Financed and Legal Description
2)	Last 2 years of W-2's. (Self-employed applicants must provide 3 years of
	Income Tax Returns & Current Profit/Loss Statement.)
3)	One Month's Paystubs for Each Borrower
4)	Copy of Driver's License/State ID for All Applicants
5)	Name, Address, Account Number and Balance of All Debt
6)	Old Title and Survey Papers
7)	Annual Homeowner's Insurance and Property Taxes
8)	Three Months of Bank Statements on All Deposit Accounts
9)	If applying for a Construction Loan, please bring in the following items in
	addition to the requested information above:
	Blueprints, Spec Sheet, Builder Contract, Copy of Deed (for land owned)
10)	Water Test and Septic Inspection
	IF APPLICABLE:
	-Copy of Discharge Papers for a Prior Bankruptcy
	-Copies of all Leases for Rental Income
	Copy of Purchase Agreement for a New Home Purchase
	Copy of Land Contract if Currently Purchasing the Land on Contract
	-Copy of Last Statement of Holdings for Stocks and Bonds purchased
	Copy of Divorce Decree if Child Support/Alimony is Paid or Received

If you cannot gather items 6 - 10 listed above, please bring in what information you have. We will start processing your loan and you may deliver any missing item at a later date.

Nationwide Mortgage Licensing System & Registry IDs Owen County State Bank (518354)

Boruff, Jill D. (950373) Burks, Janet L. (527747)
Conner, Danielle M. (527732) Hays, Jerry (211895)
Hoy, Julie A. (527734) Seymour, Dennis N. (527735)
Stewart, Melanee G. (893539) Young, Crystal (1145933)

THE CHOICE IS EASY ...





BORROWER'S SIGNATURE AUTHORIZATION

Borrower(s) Name and Address	Lender Name and Address
Subject Property Address	Lender Contact
	Lender Phone No.
Loan Number	Date
Born	rower Authorization
authorize the Lender to order a consumer c present mortgage and landlord references authorization.	t are needed to process my mortgage loan application. I further redit report and verify other credit information, including past and It is understood that a copy of this form will also serve as the used in the processing of my application for a mortgage loan.
Borrower	Date
Co-Borrower	Date
BORROWERS" is required for HUD/FH. NOTICE TO BORROWERS: This Privacy Act of 1978 that HUD/FI financial institutions in connection you. Financial records involving y further notice or authorization but	we applied for a HUD/FHA loan. The following "NOTICE TO A loan applications using the blanket authorization form. is notice to you as required by the Right to Financial HA has a right of access to financial records held by with the consideration or administration of assistance to your transaction will be available to HUD/FHA without will not be disclosed or released by this institution to be partment without your consent except as required or

FEDERAL CREDIT APPLICATION INSURANCE DISCLOSURE

I have applied for an extension of credit with you. You are soliciting, offering, or selling me an insurance product or annuity in connection with this extension of credit. **FEDERAL LAW PROHIBITS YOU FROM CONDITIONING THE EXTENSION OF CREDIT ON EITHER:**

- 1. My purchase of an insurance product or annuity from you or from any of your affiliates; or
- 2. My agreement not to obtain, or a prohibition on me from obtaining, an insurance product or annuity from an unaffiliated entity.

			oday's date. Unless this disclosure is welledge that you have provided this
Consumer	Date	Consumer	Date

EXPERE © 2001 Bankers Systems, Inc., St. Cloud, MN Form INS-FED 2/15/2001

(page 1 of 1)

-				Jniform F										
This application is designated as applicable. Co-Borrow	-	•	•						•					
(including the Borrower														
community property rig														
other person has comr community property sta	, ,									•			ty is loca	teu iii a
If this is an application	for joint o	redit, Borro	ower and C	Co-Borrower eac	ch agree that v	ve intend	to apply	for join	t credit (sigr	n below):				
Borrower				Co-Borrov	wer									
				I. TYPE OF	MORTGAGE	AND TE	RMS O	F LOA	N					
Mortgage V	′A 🔲	Conventior	nal O	ther (explain):			Ag	jency C	Case Number		Lender	Case Nur	mber	
Amount	на 📖	USDA/Rura Interest R	al Housing Rate	Service No. of Months	Amortizatio	n \Box -	: d D-4-	. []	Oth /	.:_1.				
\$			%	THE ST MISHING	Type:		ixed Rate iPM		Other (explain ARM (type):					
			I	I. PROPERTY	INFORMATIO	N AND I	PURPOS	E OF L	OAN					
Subject Property Addres	ss (street,	city, state &	ZIP)										No.	of Units
Legal Description of Su	bject Prop	perty (attac	ch descripti	on if necessary)								Year Bu	ilt
Purpose of Loan	Purchase		Constructi	on	Othe	r (explain)	:			ty will be		andon. =		
Complete this line if	Refinance			on-Permanent	oan					Residence		ondary sidence	Inves	stment
Year Lot Acquired Original Cost		tion or co		Existing Liens		nt Value o	f Lot	(b) (Cost of Impr	ovements	Total	(a + b)		
\$			\$		\$			\$			\$			
Year Original Cost		refinance		Existing Liens	Purpose of	of Refinan	ce		Desc		П.	nade [to be	e made
Acquired									impro	vements		laue L	10 be	illaue
\$ Title will be held in wha	at Namala	١	\$				Mon		Cost:		1	Fatat	e will be	hold in
Title will be field in wha	at Mame(s	1					IVIAIII	iei iii v	vilicii Title v	ill be field	1		Fee Simp	
Source of Down Payme	ent, Settle	ment Char	ges, and/o	r Subordinate F	inancing (expla	ain)							Leaseholo expiration	d (show
Borrower's Name (inclu	do Ir or '	Borro		III.	. BORROWER	1		omo lin	C clude Jr. or	o-Borrow				
	ı			1 -	Γ							Π		
Social Security Number	Home P	hone (incl.	area code) DOB (mm/dd/yyyy)	Yrs. School	Social S	Security N	lumber	Home Pho	ne (incl. a	rea code)	DOB (mm/dd/y)	/ yy)	Yrs. School
	nmarried (ir ivorced, wic	nclude single, dowed)	Dependeno.	ents (not listed by ages	Co-Borrower)		larried eparated		nmarried (inclu vorced, widow		Dependent no.	ts (not listed ages	l by Borrow	er)
Present Address (street,	city, state,	ZIP)	Own	Rent	No. Yrs.		·	(street,	city, state, ZIP) 🔲 о	wn	Rent		No. Yrs.
Mailing Address, if diffe	erent from	Present A	ddress			Mailing	Address.	if diffe	rent from Pr	esent Ado	dress			
Maning / taarees, ii ame	ordire morn	11100011171	ida 1000			Widning	, taarooo,	ii diiio	TOTAL TROUTER	ocont 7tac	11000			
If residing at present Former Address (street, or			han two y				Address	latraat a	city, state, ZIP)					
Former Address (street, o	city, state, i	ZIF)	Own	Rent	No. Yrs.	Former	Auuress	(Street, C	illy, state, ZIF)	L 0	wn	Rent		No. Yrs.
		Borro	wer	IV	EMPLOYMEN	IT INFOR	ΙΟΙΤΑΜ	N	C	o-Borrow	/er			
Name & Address of Em	ployer		Self Employ	Vre o	n this job	T	Address				Employed	Yrs.	on this j	ob
				Vra ample	rad in this line							Vro. amn	loved in	this line
				of work	ed in this line profession							Yrs. emp of wo	ork/profes	sion
Position/Title/Type of B				Business Phone (in			/Title/Typ					iness Phone	(incl. area	code)
If employed in current Name & Address of Em		n for less	Self Employ	Dates /	urrently empl (from - to)	T .	nore tha Address			<u> </u>	the follow Employed		s (from -	to)
			Seir Employ	ea						Seir	Employed			
				8.8	h. ln							8.4	.+6.1 1	
				Month!	ly Income							Mon \$	ithly Inco	ile
Position/Title/Type of B	Susiness			Business Phone (in	cl. area code)	Position	/Title/Typ	e of Bu	usiness		Bus	iness Phone	(incl. area	code)
Name & Address of Em	ployer		Self Employ	ed Dates ((from - to)	Name &	Address	of Emp	ployer	Self	Employed	Date	s (from -	to)
				Month	ly Income	1						Mon	thly Inco	me
			•	\$					<u>.</u>			\$		
Position/Title/Type of B	usiness		[1	Business Phone (in	cı. area code)	Position	/Title/Typ	e of Bu	usiness		Bus	iness Phone	(ıncl. area	code)

Initials:

	V	. MONTHLY INCOME A	AND COMBINED HOUS		ATION	
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	<u> </u>	\$	\$	Rent	\$	
Overtime				First Mortgage (P&I)		\$
Bonuses				Other Financing (P&I)	<u> </u>	<u> </u>
Commissions Dividends/Interest				Hazard Insurance	 	-
Dividends/Interest				Real Estate Taxes		
Net Rental Income Other (before completing,				Mortgage Insurance Homeowner Assn. Dues		1
see the notice in "describe -				Other:	+	
other income," below) Total		 	 	Total	+.	<u> </u>
		\$ rovide additional documentation	\$ n such as tax returns and finance		\$	\$
• •		tice: Alimony, child support, or		e need not be revealed if the Bo	rrower (B)	Monthly Amount
						\$
						<u> </u>
			VI. ASSETS AND LIABI			
sufficiently joined so that	t the Statement ca	can be meaningfully and fa bout a non-applicant spou	airly presented on a combine or other person, this S	oined basis; otherwise, sep	parate Statements and schedules must be cor Completed	r assets and liabilities are I Schedules are required. If mpleted about that spouse Jointly Not Jointly nber for all outstanding debts.
ASSETS Description Cash deposit toward pure	chase held hy:	Cash or Market Value	including automobile loans, r	revolving charge accounts, real ecessary. Indicate by (*) those of the subject property.	al estate loans, alimony, chi e liabilities, which will be sa	ild support, stock pledges, etc. atisfied upon sale of real estate
odd dope	,	\$			Monthly Payment & Months Left to Pay	
			Name and address of Co	ompany	\$ Payment/Months	\$
List checking and savir Name and address of Ban			Acct. no.			
			Name and address of Co	ompany	\$ Payment/Months	\$
Acct. no. Name and address of Ban	ık, S&L, or Credit	\$: Union	Acct. no.			
* .1			Name and address of Co	ompany	\$ Payment/Months	\$
Acct. no. Name and address of Ban	ık, S&L, or Credit	\$: Union	-			
			Acct. no. Name and address of Co	ompany	\$ Payment/Months	\$
Acct. no.		\$	1	' '		
Name and address of Ban	ık, S&L, or Credit					
			Acct. no.		1	
					18.4 mah	
Acct. no.			Name and address of Co	ompany	\$ Payment/Months	\$
Stocks & Bonds (Compan & description)	y name/number	\$	Acct. no.			
Life insurance net cash va	alue	\$	Name and address of Co	ompany	\$ Payment/Months	\$
Face amount: \$				ļ		
Subtotal Liquid Assets		\$]	l		
Real estate owned (enter from schedule of real esta	ate owned)	\$	Acct. no.			
Vested interest in retireme		\$	Name and address of Co	ompany	\$ Payment/Months	\$
Net worth of business(es) (attach financial statemer Automobiles owned (mak	nt) (e and vear)	\$	-			
		\$		l		
			Acct. no.			
Other Assets (itemize)		\$	Alimony/Child Support/S Payments Owed to:	Separate Maintenance	\$	
			Job-Related Expense (chetc.)		\$	
			Total Monthly Payme	nts	\$	
To	otal Assets a.	A	Net Worth		Total Liabilities b.	

			VI. ASS	ETS AND L	IABILITIES (cont'o	d)			
Property Address (enter S if sold, PS if pendin or R if rental being held for income)	g sale	Type of Property		resent ket Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
			\$		\$	\$	\$	\$	\$
		Totals	\$		\$	\$	\$	\$	\$
Alternate Name					Creditor Name			Account Number	r
VII. DETAILS OF TRANSA	ACTION			If you one	wer "Vee" to any		ARATIONS		1
a. Purchase price	\$				swer "Yes" to any nuation sheet for o		irougn i, pieas	Borrower Yes No	Co-Borrower Yes No
b. Alterations, improvements, repairs				a. Are the	re any outstanding i	udgments agains	st you?	Tes No	Tes No
c. Land (if acquired separately)					ou been declared ba		,		테듬듬
d. Refinance (incl. debts to be paid off) e. Estimated prepaid items					ou had property fore		given title or dee	ed in	
f. Estimated closing costs					reof in the last 7 ye: ı a party to a lawsui				테버 트
g. PMI, MIP, Funding Fee					ou directly or indire				
h. Discount (if Borrower will pay)				mortgag	of title in lieu of fo ge Ioans, SBA Ioan	s, home improv	rement loans, e	ducational loans	, manufactured
i. Total costs (add items a through h)					home loans, any m details, including				antee. If "Yes,"
j. Subordinate financing				FHA or	VA case number, if	any, and reason	s for the action.)	
k. Borrower's closing costs paid by Seller					presently delinquer				
I. Other Credits (explain)				guarant	ner loan, mortgage ee? If "Yes," give				
				question a. Are vou	n. ı obligated to pay ali	imony, child sup	port, or separate	,	
				mainter					네님 님
					ı a co-maker or endo	•	•		
				<u>-</u>	ı a U.S. citizen?			 	테닐 글
					ı a permanent reside	ent alien?			
				· ·	ı intend to occupy		as vour primar	,	
m. Loan amount (exclude PMI, MIP, Funding Fee financed)					ice? If "Yes," comp			,	
				m. Have y	ou had an ownersh	nip interest in a	property in the	e last	
n. PMI, MIP, Funding Fee financed				(1) Wh	at type of property			dence	
o. Loan amount (add m & n) p. Cash from/to Borrower				(2) Ho	l), second home (SH w did you hold title	to the home :	solely by yourse	If (S),	_
(subtract j, k, I & o from i)				joir (O)	ntly with your spous ?	e (SP), or jointly	with another p	erson ———	
	•	IX.	ACKNO	WLEDGEME	NT AND AGREEN	ЛENT			
Each of the undersigned specifically represents to Lacknowledges that: (1) the information provided in the information contained in this application may result in this application, and/or in criminal penalties including, pursuant to this application (the "Loan") will be secured use; (4) all statements made in this application are servicers, successors or assigns may retain the origine successors, and assigns may continuously rely on the material facts that I have represented herein should che material facts that I have represented herein should che may, in addition to any other rights and remedies that the Loan and/or administration of the Loan account mahas made any representation or warranty, express or in containing my "electronic signature," as those terms as a facsimile of my signature, shall be as effective, enfor Acknowledgement. Each of the undersigned hereby ac	nis applicacivil liabili but not li but not li do do ya mo made for al and/or a information application by be transplied, to re defined ceable and knowledge.	ntion is truty, including mited to, including the purposen electron contain to closing were relating afferred with me regard in applications and to alid as incest that an areas of the contains and the contains are that an areas of the contains are the contains areas are the contains are the contains are the contains are the con	re and correge monetar in the correct of trus se of obtain increased of the correct of the Loan of the Loan of the Loan of the such not ling the proble federal f a paper of yowner of	ect as of the consistence of the	late set forth opposite I and person who may subth under the provisions rty described in this appal mortgage loan; (5) the I am obligated to amend that my payments or ort my name and accourequired by law; (10) ne ndition or value of the publication were delivered ervicers, successors and	my signature and ti uffer any loss due to of Title 18, Unitec olication; (3) the pro- e property will be o Loan is approved; (d and/or supplemen n the Loan become int information to or ither Lender nor its roperty; and (11) m I video recordings), d containing my orig d assigns, may verif	hat any intentional or reliance upon any of States Code, Sec. operty will not be us ccupied as indicate (7) the Lender and in the information p delinquent, the Lender or or or consum agents, brokers, insy transmission of the or my facsimile training with the information of the comp of the comp facsimile training with the information of the comp of the comp facsimile training with the signature of the control	or negligent misrep misrepresentation that 1001, et seq.; (2) sed for any illegal or d in this application; its agents, brokers, rovided in this application; its servicers, sure reporting agencies urers, servicers, sure application as an assmission of this application.	resentation of this nat I have made on the loan requested prohibited purpose (6) the Lender, its insurers, servicers, cation if any of the coessors or assigns; (9) ownership of coessors or assigns "electronic record" olication containing this application containing this application.
or obtain any information or data relating to the Loan, f	for any leg	jitimate bu	Date	ose through ar	Co-Borrower's Sig		application or a con	sumer reporting age	•
			Date		X	griatui c		Da	
X	V INI	CODMA:	TION FO	D COVERN		NC BURDOCEC	·		
The following information is requested by the Federal					MENT MONITORII			h equal credit oppor	tunity fair housing
and home mortgage disclosure laws. You are not req information, or on whether you choose to furnish it. I ethnicity, race, or sex, under Federal regulations, this I wish to furnish the information, please check the box b state law for the particular type of loan applied for.)	uired to f f you furr ender is r	urnish thi nish the in equired to	s information, formation, note the in	on, but are end please provide formation on tl	ouraged to do so. The both ethnicity and race he basis of visual observ	law provides that a b. For race, you may vation and surname	a lender may not o y check more than if you have made t	discriminate either o one designation. If his application in pe	n the basis of this you do not furnish rson. If you do not
BORROWER I do not wish to furnish th	is informa	ition.			CO-BORROWER	I do not w	rish to furnish this in	nformation.	
Ethnicity: Hispanic or Latino American Indian or	Not Hi	spanic or l	atino Blac	k or	Ethnicity:	Hispanic o		Not Hispanic or Latir	no Black or
Race: Alaska Native Native Hawaiian or	Asian			an American	Race:	Allaska Na	tive / waiian or	Asian	African American
Other Pacific Islander	White				Contra	Other Pac	ific Islander\	White	
Sex: Female To be Completed by Loan Originator:	Male				Sex:	Female	!	Male	
This information was provided:	☐ In a fa	ace-to-fa	ce intervi	ew	By the applicant ar	nd submitted by	fax or mail		
Loan Originator's Signature	☐ In a to	elephone	interview		By the applicant ar	•		ternet	
X	1	1	dada	lako eta		1	and and a Di	Manualtan P. C.	
Loan Originator's Name (print or type)				Identifier	Identifier			Number (includi	ng area code)
Loan Origination Company's Name		∟oan Oi	igination	Company	iuentitier	Loan Origii	nation Compar	ıy s Aadress	

Uniform Residential Loan Application Fannie Mae/Freddie Mac VMP ® Wolters Kluwer Financial Services Initials: _

	D	CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION	Annan Ca Na I
this continuation sheet if need more space to	Borrower:		Agency Case Number:
need more space to olete the Residential Loan cation. Mark B for ower or C for Co-Borrower.	Co-Borrower:		Lender Case Number:

as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature:

X

Co-Borrower's Signature:

X

Initials:

Fannia Mae Form 1003 7/05 (Rev. 6/09)



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.

	Name shown on tax return. If a joint return, enter the name shown first.	·	return, individual taxpayer identification number (see instructions)
2a	If a joint return, enter spouse's name shown on tax return.	2b Second social security number identification number if joint to	
3	Current name, address (including apt., room, or suite no.), city, stat	te, and ZIP code (see instructions)	
4	Previous address shown on the last return filed if different from line	3 (see instructions)	
	If the transcript or tax information is to be mailed to a third party (so and telephone number.	uch as a mortgage company), enter the t	hird party's name, address,
you ha on line	on. If the tax transcript is being mailed to a third party, ensure that yave filled in these lines. Completing these steps helps to protect you a 5, the IRS has no control over what the third party does with the irript information, you can specify this limitation in your written agree	ur privacy. Once the IRS discloses your la information. If you would like to limit the t	RS transcript to the third party listed
6	Transcript requested. Enter the tax form number here (1040, 10 number per request. ▶	065, 1120, etc.) and check the appropria	ate box below. Enter only one tax form
а	Return Transcript, which includes most of the line items of a changes made to the account after the return is processed. Transcript 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L and returns processed during the prior 3 processing years. Most	anscripts are only available for the follo _, and Form 1120S. Return transcripts a	wing returns: Form 1040 series, are available for the current year
b	Account Transcript, which contains information on the financial assessments, and adjustments made by you or the IRS after the and estimated tax payments. Account transcripts are available for	return was filed. Return information is lim	nited to items such as tax liability
С	Record of Account, which provides the most detailed information Transcript. Available for current year and 3 prior tax years. Most		
7	Verification of Nonfiling, which is proof from the IRS that you c after June 15th. There are no availability restrictions on prior year		
8	Form W-2, Form 1099 series, Form 1098 series, or Form 5498 sthese information returns. State or local information is not include transcript information for up to 10 years. Information for the curre For example, W-2 information for 2010, filed in 2011, will not be appurposes, you should contact the Social Security Administration at	led with the Form W-2 information. The nt year is generally not available until the vailable from the IRS until 2012. If you ne	IRS may be able to provide this year after it is filed with the IRS. ed W-2 information for retirement
	on. If you need a copy of Form W-2 or Form 1099, you should first our return, you must use Form 4506 and request a copy of your return.		Form W-2 or Form 1099 filed
9	Year or period requested. Enter the ending date of the year of years or periods, you must attach another Form 4506-T. For reach quarter or tax period separately.		
	Check this box if you have notified the IRS or the IRS has notifinvolved identity theft on your federal tax return	fied you that one of the years for which	you are requesting a transcript
Cautio	n. Do not sign this form unless all applicable lines have been completed.		
inform matte	ture of taxpayer(s). I declare that I am either the taxpayer whos lation requested. If the request applies to a joint return, either hus respartner, executor, receiver, administrator, trustee, or party other of the taxpayer. Note. For transcripts being sent to a third party, the	band or wife must sign. If signed by a c than the taxpayer, I certify that I have th	orporate officer, partner, guardian, tax e authority to execute Form 4506-T or
			Phone number of taxpayer on line 1a or 2a
	Signature (see instructions)	Date	
Sign	\		
Here	Title (if line 1a above is a corporation, partnership, estate, or trust)		
	Spouse's signature	Date	

Page 2 Form 4506-T (Rev. 1-2012)

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

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,

RAIVS Team Stop 37106 Fresno, CA 93888

Wisconsin, Wyoming

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 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, 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

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

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 taxpaver 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

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

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,

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.



NOTICE TO BORROWER/ PROSPECTIVE BORROWER

(form HPU-01)

Office of the Indiana Attorney General Homeowner Protection Unit

Right to Inspect HUD-1 or HUD-1A Settlement Statement:

A borrower in a real estate transaction, which includes the making, refinancing, or consolidation of a mortgage loan, has the right to inspect the HUD-1 or HUD-1A Settlement Statement during the business day immediately preceding settlement, as provided by the federal Real Estate Settlement Procedures Act (12 U.S.C. 2601 *et seq.*), as amended.

Indiana Code § 24-5-23.5-7:

A person shall not corrupt or improperly influence, or attempt to corrupt or improperly influence:

- (1) the independent judgment of a real estate appraiser with respect to the value of the real estate that is the subject of a real estate transaction; or
- (2) the development, reporting, result, or review of an appraisal prepared in connection with a real estate transaction;

through bribery, coercion, extortion, intimidation, collusion, or any other manner.

As added by P.L. 52-2009, SEC.2.

Suspected Violation of Indiana Code § 24-5-23.5-7 or other Fraudulent Real Estate Transactions:

If you, the borrower or prospective borrower, suspect a violation of Indiana Code 24-5-23.5-7, or any other suspected fraudulent residential real estate transactions, you may contact the Homeowner Protection Unit of the Office of the Indiana Attorney General.

Contact Information:

Homeowner Protection Unit

Toll Free: 1-800-382-5516 Electronically: HPU@atg.in.gov

Provider List

TITLE & ABSTRACT COMPANIES

Bankers' Abstract & Title

22 N. Washington Street Worthington, IN 47471 Tel: 812-875-3451

Fax: 812-875-3999

Greene County Abstract Company

P O Box 227 16 S. Franklin, Street Bloomfield, IN 47424 Tel: 812-384-8498 Fax: 812-384-4487

Herbert Kilmer

406 West Kirkwood PO Box 1747 Bloomington, IN 47402 Tel: 812-824-6914

Home Title Service

205 S. Walnut St, Suite 3 PO Box 279 Bloomington, IN 47404 Tel: 812-332-5180

Fax: 812-332-4873

Hoosier Land Titles, Inc.

239 N. Jefferson St. Martinsville, IN 46151 Tel: 765-349-6000 Fax: 765-349-6313

John Bethel Title

PO Box 2028 Bloomington, IN 47402 Tel: 812-339-8434 Fax: 812-333-5063 John J. Fuhs

59 E. Franklin St. Spencer, IN 47460 Tel: 812-829-4848 Fax: 812-829-1537

Languell Abstract

1 N. Main St. Spencer, IN 47460 Tel: 812-829-4520 Fax: 812-829-3038

Title Plus

Morrie Erickson 810 Auto Mall Rd. Bloomington, IN 47401 Tel: 812-336-3852 Fax: 812-336-6980 www.titleplus.com

Rev. 04/26/2013

THE CHOICE IS EASY ...

Home Office: 201 W. Morgan St., PO Box 151, Spencer, Indiana 47460

Telephone: (812) 829-4811 Toll-Free: (888) 275-6272 Facsimile: (812) 829-3295

Bloomington: (812) 935-4811 Gosport: (812) 879-4218

Website: http://www.ocsbank.com email: webmaster@ocsbank.com



Rev.

FACTS

WHAT DOES DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: Social Security number and and when you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share personal information to run their everyday business. In the section below, we list the reasons financial companies can share their personal information; the reasons chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does	share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus			
For our marketing purposes— to offer our products and services to you			
For joint marketing with other financial companies			
For our affiliates' everyday business purposes – information about your transactions and experiences			
For our affiliates' everyday business purposes—information about your creditworthiness			
For nonaffiliates to market to you			

	_	
AC	\mathbf{H}	ns?
		1131

Call

Who we are	
Who is providing this notice?	
What we do	
How does protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does collect my personal information?	We collect your personal information, for example, when you or or
Why can't I limit all sharing?	Federal law gives you the right to limit only
	 sharing for affiliates' everyday business purposes—information about your creditworthiness affiliates from using your information to market to you sharing for nonaffiliates to market to you
	State laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.