

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower _____	Co-Borrower _____
I. TYPE OF MORTGAGE AND TERMS OF LOAN	

Mortgage Applied for:	<input type="checkbox"/> VA <input type="checkbox"/> FHA	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> USDA/Rural Housing Service	<input type="checkbox"/> Other (explain): _____	Agency Case Number	Lender Case Number
Amount \$	Interest Rate %	No. of Months	Amortization Type:	<input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM	<input type="checkbox"/> Other (explain): _____ <input type="checkbox"/> ARM (type): _____

II. PROPERTY INFORMATION AND PURPOSE OF LOAN	
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Subject Property Address (street, city, state, & ZIP)	No. of Units
Legal Description of Subject Property (attach description if necessary)	Year Built
Purpose of Loan: <input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): _____ <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	Property will be: <input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	\$	\$	\$	\$	\$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made
	\$	\$		Cost: \$	

Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in:
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)		<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold(show expiration date)

Borrower	III. BORROWER INFORMATION	Co-Borrower
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Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)			
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
<input type="checkbox"/> Married <input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. _____ ages _____		<input type="checkbox"/> Married <input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. _____ ages _____	
Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.				Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.			
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.
Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.

Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower		
Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job		Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job
		Yrs. employed in this line of work/profession				Yrs. employed in this line of work/profession
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)		Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$				Monthly Income \$
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)		Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$				Monthly Income \$
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)		Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$				Monthly Income \$
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)		Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$				Monthly Income \$
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)		Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$				Monthly Income \$
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$	\$	\$	Rent	\$	
Overtime				First Mortgage (P&I)		\$
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
Total	\$	\$	\$	Total	\$	\$

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income **Notice:** Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS					
a. Purchase price	\$	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation. a. Are there any outstanding judgments against you? b. Have you been declared bankrupt within the past 7 years? c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? d. Are you a party to a lawsuit? e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? <small>(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)</small> f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? <small>If "Yes," give details as described in the preceding question.</small> g. Are you obligated to pay alimony, child support, or separate maintenance? h. Is any part of the down payment borrowed? i. Are you a co-maker or endorser on a note? ----- j. Are you a U. S. citizen? k. Are you a permanent resident alien? l. Do you intend to occupy the property as your primary residence? <small>If "Yes," complete question m below.</small> m. Have you had an ownership interest in a property in the last three years? (1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)? _____ (2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? _____		Borrower		Co-Borrower	
b. Alterations, improvements, repairs				Yes	No	Yes	No
c. Land (if acquired separately)				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Discount (if Borrower will pay)				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Total costs (add items a through h)				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Subordinate financing				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Borrower's closing costs paid by Seller				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Other Credits (explain)				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o. Loan amount (add m & n)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
p. Cash from/to Borrower (subtract j, k, l & o from i)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature X	Date	Co-Borrower's Signature X	Date
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X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER <input type="checkbox"/> I do not wish to furnish this information	CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

To be Completed by Interviewer This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet	Interviewer's Name (print or type) _____ Interviewer's Signature _____ Date _____ Interviewer's Phone Number (incl. area code) _____	Name and Address of Interviewer's Employer PlainsCapital Mortgage _____ _____
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Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark **B** for Borrower or **C** for Co-Borrower.

Borrower:	Agency Case Number:
Co-Borrower:	Lender Case Number:

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	



RESPA SERVICING DISCLOSURE

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED. FEDERAL LAW GIVES YOU CERTAIN RELATED RIGHTS. IF YOUR LOAN IS MADE, SAVE THIS STATEMENT WITH YOUR LOAN DOCUMENTS. SIGN THE ACKNOWLEDGEMENT AT THE END OF THIS STATEMENT ONLY IF YOU UNDERSTAND ITS CONTENTS.

Because you are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. Section 2601 et. seq.) you have certain rights under that Federal Law.

This statement tells you about those rights. It also tells you what the chances are that the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest and escrow account payments, if any. If your loan servicer changes, there are certain procedures that must be followed. This statement generally explains those procedures.

Transfer Practices and Requirements

If the servicing of your loan is assigned, sold, or transferred to a new servicer, you must be given written notice of that transfer. The present loan servicer must send you notice in writing of the assignment, sale or transfer of the servicing not less than 15 days before the effective date of the transfer. The new loan servicer must also send you notice within 15 days after the effective date of the transfer. The present servicer and the new servicer may combine this information in one notice, so long as the notice is sent to you 15 days before the effective date of transfer. The 15 day period is not applicable if a notice of prospective transfer is provided to you at settlement. The law allows a delay in the time (not more than 30 days after a transfer) for servicers to notify you, upon the occurrence of certain business emergencies.

Notices must contain certain information. They must contain the effective date of the transfer of the servicing of your loan to the new servicer, and the name, address, and toll-free or collect call telephone number of the new servicer, and toll-free or collect call telephone numbers of a person or department for both your present servicer and your new servicer to answer your questions. During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Complaint Resolution

Section 6 of RESPA (12 U.S.C. Section 2605) gives you certain consumer rights, whether or not your loan servicing is transferred. If you send a "qualified written request" to your servicer, your servicer must provide you with a written acknowledgement within 20 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and the information regarding your request. Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, or must provide you with a written clarification regarding any dispute. During this 60-Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request.

A Business Day is any day in which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Damages and Costs

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section.

Servicing Transfer Estimates

1. The following is the best estimate of what will happen to the servicing of your mortgage loan:
 - We may assign, sell or transfer the servicing of your loan while the loan is outstanding.
 - We are able to service your loan and we have or have not decided whether to service your loan.
 - OR-
 - We do not service mortgage loans, and we have not serviced mortgage loans in the past three years.
 - We presently intend to assign, sell or transfer the servicing of your mortgage loan. You will be informed about your servicer.
 - We assign, sell or transfer the servicing of some of our loans while the loan is outstanding depending on the type of loan and other factors. For the program you have applied for, we expect to:
 - Sell all of the mortgage servicing
 - Retain all of the mortgage servicing
 - Assign, sell, or transfer % of the mortgage servicing.
2. For all the first lien mortgage loans that we make in the 12-month period after your mortgage loan is funded, we estimate that the percentage of mortgage loans for which we will transfer servicing is between: [0 to 25%] or [NONE] [26 to 50%] [51 to 75%] [76 to 100%] or [ALL]
 This estimate [X] does [] does not include assignments, sales or transfers to affiliates or subsidiaries. This is only our best estimate and it is not binding. Business conditions or other circumstances may affect our future transferring decisions.
3. We have previously assigned, sold, or transferred the servicing of first lien mortgage loans.
 - OR-
 - This is our record of transferring the servicing of the first lien mortgage loans we have made in the past:
Year Percentage of Loans Transferred (Rounded to nearest quartile - 0%, 25%, 50%, 75%, or 100%)
 2006 - 100% 2005 - 100% 2004 - 100%
 This information does does not include assignments, sales or transfers to affiliates or subsidiaries.

ACKNOWLEDGMENT

I/WE HAVE READ THIS DISCLOSURE FORM, AND UNDERSTAND ITS CONTENTS, AS EVIDENCED BY MY/OUR SIGNATURE(S) BELOW. I/WE UNDERSTAND THAT THIS ACKNOWLEDGMENT IS A REQUIRED PART OF THE MORTGAGE LOAN APPLICATION.

Applicant

Date

Applicant

Date



AUTHORIZATION DISCLOSURE

To Whom It May Concern:

I/We hereby authorize you to release to PrimeLending and/or its assigns, authorized agents, and vendors the following information for the purpose of verifying:

Employment history, dates, title, income, hours, etc.; banking, investment and saving accounts of record; mortgage loan rating(s); as well as any information deemed necessary in connection with a consumer credit report for transactions which involve real estate.

This information is for the confidential use in compiling a mortgage credit file for a VA, FHA, or Conventional home loan. A photographic or carbon copy of this authorization (being a valid copy of the signature(s) of the undersigned) may be deemed to be the equivalent of the original and may be used as a duplicate original.

I/We authorize PrimeLending, a PlainsCapital company, its successors and/or assigns, authorized agents and vendors to send fax and/or email communications to us and on our behalf.

Your prompt reply will help expedite my real estate transaction. Thank you!

Applicant Date

Applicant Date

**ALL INFORMATION MUST BE FILLED OUT,
NEAREST LIVING RELATIVE MAY BE USED FOR ALTERNATE PHONE.**

Name:	
Social Security # :	
Home Phone:	
Work Phone:	
Cell / Alt Phone:	
Email:	

Name:	
Social Security #:	
Home Phone:	
Work Phone:	
Cell / Alt Phone:	
Email:	

PLEASE DO DO NOT CONTACT ME AT MY PLACE OF EMPLOYMENT

PRIVACY ACT NOTICE: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required or permitted by law. You do not have to provide this information, but if you do not, your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is Section 1701 ET.SEQ (if HUD/FHA); by 42 USC, section 1452b (if HUD/CPD) and Title 42 USC, 1471 ET.SEQ. or 7 USC, 1921 ET.SEQ. (if HUD/FHA).

WARNING: Section 1010 of Title 18, USC provides: "whoever for the purpose of...influencing such administration...makes, utters or publishes any statement knowing the same to be false...shall be fined not more than \$5,000 or imprisoned not more than two years or both."



EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter a binding contract); because all or part of the applicants income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with the law concerning PrimeLending is the Federal Reserve Bank of Dallas, Consumer Affairs, 2200 Pearl St., Dallas, TX 75201.

You may use your birth given first name and surname or a birth given first name and a combined surname You may apply for a loan in your name, or you may desire that your spouse (if any) be a co-applicant. There is no requirement for your spouse (if any) to apply or otherwise become obligated to repay the debt except to the extent that the spouse’s joining on the Note and Mortgage are required to perfect the lien.

INFORMATION ABOUT ANY CO-APPLICANT NEED NOT BE REVEALED UNLESS THE CO-APPLICANT WILL BE CONTRACTUALLY LIABLE ON THE DEBT OR THE CO-APPLICANT INCOME AND/OR ASSETS ARE TO BE RELIED ON.

NO PERSON IS REQUIRED TO REVEAL INCOME FROM ALIMONY, CHILD SUPPORT OR MAINTENANCE UNLESS THE APPLICANT(S) CHOOSES TO DISCLOSE THE SAME. NEITHER IS ANY PERSON REQUIRED TO DESIGNATE A TITLE AS MR., MRS., MS., OR MISS.

FINANCIAL PRIVACY ACT NOTICE

The Federal Right to Financial Privacy Act requires that all applicants be informed of the purpose and uses to be made of the information which is solicited. The following is a statement of purpose and use:

PURPOSE: The information requested in the loan application is considered relevant and necessary to determine your credit worthiness for the loan for which you are applying.

USE: The information will be used in evaluating your loan application.

EFFECT OF NON-DISCLOSURE: Disclosure of the requested information is voluntary. No penalty will be assessed for failure to respond. However, the decision as to the approval of your loan request must be made on the basis of information supplied by you. Incomplete information could result in delay or denial of your loan request.

THIS IS NOTICE TO YOU, AS REQUIRED BY THE RIGHT TO FINANCIAL PRIVACY ACT OF 1978, THAT THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, THE VETERANS ADMINISTRATION OF LOAN GUARANTY DIVISION, OR A PERMANENT MORTGAGE GUARANTY COMPANY HAS THE RIGHT TO ACCESS TO FINANCIAL RECORDS HELD BY A FINANCIAL INSTITUTION IN CONNECTION WITH THE CONSIDERATION OR ADMINISTRATION OF ASSISTANCE TO YOU. FINANCIAL RECORDS INVOLVING YOUR TRANSACTION WILL BE AVAILABLE TO THE ABOVE MENTIONED AGENCIES WITHOUT FURTHER NOTICE OR AUTHORIZATION BUT WILL NOT BE DISCLOSED OR RELEASED TO ANY OTHER GOVERNMENT AGENCY OR DEPARTMENT WITHOUT YOUR CONSENT EXCEPT AS REQUIRED OR PERMITTED BY LAW.

APPRAISAL NOTICE

The appraisal report was made solely for the benefit of PrimeLending in order to estimate the residential real estate property’s value for loan collateral purposes. Neither, you, the recipient, nor any third person has any right to rely upon the information contained in the report or upon PrimeLending’s appraisal procedures.

The market value contained in the appraisal report is as of a certain date and may be affected by events subsequent to the date of the report. Neither PrimeLending nor the appraiser has any duty to advise you, the recipient, or any third person of changes in the market value that may occur.

AFFILIATED DISCLOSURE

You are not required to buy products or services from PlainsCapital Bank or Momentum Funding, Inc. Banking, financial services, and Second Lien financing are available through other entities not affiliated with PlainsCapital Bank or its parent company, PlainsCapital Corporation. Your choice of another person or entity not affiliated with PrimeLending, PlainsCapital Corporation or their affiliates, will not, in any way, affect the credit decision or credit terms offered by PrimeLending.

ACKNOWLEDGEMENT

BY SIGNING THIS STATEMENT, I HAVE THE RIGHT TO RECEIVE A COPY OF THE APPRAISAL REPORT. I ALSO ACKNOWLEDGE I HAVE READ AND UNDERSTAND ALL OF THE ABOVE DISCLOSURES.

Applicant

Date

Applicant

Date



**ADDENDUM TO GOOD FAITH ESTIMATE
Notice To Borrower(S) Per RESPA**

According to current RESPA guidelines, PrimeLending is required to disclose lists of all settlement providers, which we may use, to perform services required in connection with your loan. The providers are listed by the type of services they provide. PrimeLending requires the use of the following providers of settlement services, whose services it repeatedly uses. These are estimated costs; your cost may be higher.

CREDIT REPORTING AGENCIES

The Credit Reporting Agencies will be chosen from an approved list.

Range of Cost: \$4.00 to \$75.00

Provide informational reports which assist the Lender in determining applicants' ability and willingness to repay their credit obligations

APPRAISALS

The appraiser will be chosen from an approved list.

Range of Cost: \$75.00 to \$750.00

Provides specific information and estimate of value on the property you are purchasing.

FEDERAL FLOOD CERTIFICATES

First American Flood Data Services

11902 Burnet Road

Austin, Texas 78758-2902

800-447-1772

Range of Cost: \$10.00 to \$40.00

Provides the Lender with information as to whether a property is in a flood zone as determined by the Federal Emergency Management Association (FEMA).

ATTORNEY SERVICES

Robertson & Anschutz, P.C.

10333 Richmond, Suite 550

Houston, Texas 77042

713-980-9500

Range of Cost: \$70.00 to \$325.00

Prepares documents required for closing.

MORTGAGE INSURANCE

The MI company will be chosen from an approved list

Range of Costs: 19% to 4.50% (depends on type of Policy)

Insurance policy which reduces the Lender's risk in the event the borrower defaults on the mortgage repayment.

Applicant

Date

Applicant

Date



AFFILIATED BUSINESS ARRANGEMENT AND INSURANCE DISCLOSURE

This is to give you notice that PrimeLending, A PlainsCapital Company, has a business relationship with PlainsCapital Bank and Momentum Funding. The relationship between us is as an affiliate of PlainsCapital Corporation, which is a bank holding company. Because of this relationship, a referral by us to an affiliate, or the use of one of our affiliates for settlement or other services, may provide PrimeLending, A PlainsCapital Company, a financial or other benefit.

Set forth below are the estimated charges for the settlement or other services listed. You are NOT required to use these providers as a condition of settlement of your loan, nor are you required to obtain other financial or insurance services as a condition of making your loan. THERE ARE FREQUENTLY OTHER SERVICE PROVIDERS AVAILABLE FOR SIMILAR SERVICES. YOU ARE FREE TO CHECK OTHER PROVIDERS TO DETERMINE IF YOU ARE RECEIVING THE BEST SERVICES AND RATES FOR THESE ITEMS.

NAME AND ADDRESS	SERVICE PROVIDED	RANGE OF COSTS
PlainsCapital Bank	Mortgage Banking	Varies
Momentum Funding	Second Lien Mortgage	1% of second Lien Mortgage, plus other costs

PLEASE BE ADVISED: Credit Life, Accident & Health, and Involuntary Unemployment Insurance are not required to obtain credit.

Hazard or Flood Insurance may be required in connection with this loan. **LENDER'S DECISIONS WITH RESPECT TO THE LOAN APPLICATION ARE INDEPENDENT OF APPLICANT'S DECISION OF WHERE TO OBTAIN INSURANCE.** Applicant need not purchase insurance from lender, its subsidiary, an affiliate, or any particular unaffiliated third party. The required insurance is available through brokers or agents other than Lender. Applicant's choice of insurance provider will not affect Lender's decision or the credit terms in any way, however, Lender reserves the right to refuse an insurer for reasonable cause.

IMPORTANT INFORMATION

- THIS INSURANCE IS NOT A DEPOSIT, OTHER OBLIGATION OF, OR GUARANTEE BY, THE LENDER OR ANY AFFILIATE OF LENDER.
- THIS INSURANCE IS NOT INSURED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC), ANY OTHER AGENCY OF THE UNITED STATES*, OR LENDER, AS WELL AS, ANY AFFILIATE OF LENDER
- LENDER MAY NOT CONDITION AN EXTENSION OF CREDIT ON EITHER:
 - APPLICANT'S PURCHASE OF AN INSURANCE PRODUCT, ANNUITY FROM LENDER, OR ANY OF ITS AFFILIATES,
 - OR APPLICANT'S AGREEMENT NOT TO OBTAIN, OR A PROHIBITION ON APPLICANT FROM OBTAINING, AN INSURANCE PRODUCT OR ANNUITY FROM AN UNAFFILIATED UNIT

No insurance is provided to Applicant unless a premium is paid and a policy is issued.

The persons signing below acknowledge that they have received this disclosure, both in writing and verbally, and understand its contents.

ACKNOWLEDGEMENT

I/WE HAVE READ THIS DISCLOSURE STATEMENT AND UNDERSTAND THAT PLAINSCAPITAL BANK MAY REFER ME/US TO PURCHASE THE ABOVE SETTLEMENT OR FINANCIAL SERVICES AT PLAINSCAPITAL BANK. I/WE ALSO ACKNOWLEDGE THAT PLAINSCAPITAL BANK MAY RECEIVE A FINANCIAL OR OTHER BENEFIT AS A RESULT.

Applicant

Date

Applicant

Date



INITIAL MULTI-PURPOSE DISCLOSURE

MORTGAGE BANKER DISCLOSURE

Mortgage Banker: PrimeLending, a PlainsCapital Company
Registration No: 44891
Pursuant to the requirements of section 157.007 of the Texas Mortgage Banker Act,
chapter 157, Texas Finance Code, you are hereby notified of the following:

Complaints regarding Mortgage Bankers should be sent to:
Texas Savings and Loan Department
2601 North Lamar, Suite 201, Austin TX 78705
Toll free Phone #: (877) 276-5550

**AUTHORIZATION FOR THE SOCIAL SECURITY ADMINISTRATION
TO RELEASE SOCIAL SECURITY NUMBER VERIFICATION**

I authorize the Social Security Administration to verify my Social Security number to PrimeLending, A PlainsCapital Company.
I understand that my consent allows no additional information from my Social Security records to be provided to PrimeLending, A PlainsCapital Company, and that the verification of my Social Security number will be used to confirm my identity. I also understand that my Social Security number may not be used for any other purpose other than the one stated above, including resale or redisclosure to other parties.

I AM THE INDIVIDUAL TO WHOM THE SOCIAL SECURITY NUMBER WAS ISSUED OR THAT PERSON’S LEGAL GUARDIAN. I DECLARE AND AFFIRM UNDER THE PENALTY OF PERJURY THAT THE INFORMATION CONTAINED HEREIN IS TRUE AND CORRECT. I KNOW THAT IF I MAKE ANY REPRESENTATION THAT I KNOW IS FALSE TO OBTAIN INFORMATION FROM THE SOCIAL SECURITY RECORDS, I COULD BE FOUND GUILTY OF A MISDEMEANOR OR FINED UP TO \$5000.00.

ESCROW WAIVER NOTICE

- Yes, please waive escrows on my home loan. By having escrows waived, I am taking the responsibility of paying my taxes and insurance. I also understand that waiving escrows might add a fee of one-quarter (.25%) to my closing costs.
- No, please do not waive my escrows on my home loan. I request that my taxes and insurance be included in my monthly house payment.
- N/A - the program that I have chosen for my mortgage requires my escrows to be part of my monthly house payment.

POWER OF ATTORNEY

- We will be using a Power of Attorney at closing. _____ will not be present.
- No, we will not be using a Power of Attorney at closing all parties will be present.
- Unsure at this time, but we know that we must notify the loan officer as soon as possible once we know a Power of Attorney will be needed.

_____	_____	_____
Applicant	Date	Social Security Number
_____	_____	_____
Applicant	Date	Social Security Number
_____	_____	
Loan Officer	Date	



NOTICE TO THE HOME LOAN APPLICANT

Applicant:		Fico Scores:	/ /
Applicant:		Fico Scores:	/ /
Property:		Loan #(s):	

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan and the key factors affecting your credit scores.

The credit score is computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have any questions concerning the terms of your loan, contact PrimeLending at:

Loan Officer:	
Address:	
City, State Zip:	
Phone:	
Fax:	

The following credit bureaus (if box is checked) provided a credit score that was used:

TransUnion Consumer Relation
 PO Box 1000
 Chester, PA 19022
 (800) 888-4213

Equifax Consumer Relations
 PO Box 105873
 Atlanta, GA 30348
 (800) 685-1111

Experian Consumer Relations
 PO Box 2002
 Allen, TX 75013
 (888) 397-3742

ACKNOWLEDGMENT

I/WE HAVE READ THIS DISCLOSURE FORM, AND UNDERSTAND ITS CONTENTS, AS EVIDENCED BY MY/OUR SIGNATURE(S) BELOW. I/WE UNDERSTAND THAT THIS ACKNOWLEDGMENT IS A REQUIRED PART OF THE MORTGAGE LOAN APPLICATION.

 Applicant Date

 Applicant Date



PRIVACY POLICY

How we use and protect customer information

WE DO NOT SHARE INFORMATION WITH OUTSIDE COMPANIES

WE DO NOT SHARE NON-EXPERIENCE INFORMATION WITHIN THE PLAINSCAPITAL FAMILY.

NO ACTION IS REQUIRED ON YOUR PART TO GET THE HIGHEST LEVEL OF PRIVACY PROTECTION THAT WE CAN OFFER.

At PlainsCapital Bank, we have made the decision to not share customer information about our customers outside of our corporate family, unless, it is permitted (or required) by applicable laws and regulations. You do not need to take any further action.

PlainsCapital Bank recognizes and respects your personal privacy rights. We realize that you entrust us with personal information, and we take this trust very seriously. It is our policy to maintain your information in a confidential manner and we are committed to providing our customers with the highest level of security and privacy regarding the collection and use of personal information. Although we are bankers, we are also consumers, and we strive to treat our customers in the same way that we want to be treated.

We want you to understand what information we collect, how we use it, and what we do to keep it secure.

Information We Collect

We collect publicly available information and nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others;
- Information we receive from others, such as credit bureaus, appraisers, or employers; and,
- Information about other credit relationships when we verify personal information you have provided us.

How We Use Your Information

We use the information we collect to service your account and administer your customer relationship. Information may be shared or used within our family of companies for a number of authorized purposes, such as:

- To protect your accounts from unauthorized use or identify theft;
- To process transactions that you have requested;
- To service your account
- To offer our own products and services when we feel that our customers would benefit from knowing about such products and services.

Sharing With Nonaffiliated Companies

From time to time, we will share customer information with those companies, which are not affiliated with our corporation, in order to provide the products and services that you have requested or already have with us. These companies may include (but are not limited to) financial service providers such as insurance companies, payment or data processing companies, check printing companies, retailers, non-profit organizations, etc. These companies assist us in fulfilling and maintaining your service requests, processing your transactions, or mailing account statements. We make sure that each company is contractually obligated to keep our customer's information confidential, and use of the information is strictly limited to providing the services we have asked them to perform for you and us.

Sharing With Affiliated Companies

Under certain circumstances, customer information is shared with other groups within PlainsCapital Corporation, (holding company for PlainsCapital Bank and its subsidiaries), to market additional products and to ensure we are considering your entire relationship with us when making decisions about your products. We might also share information with these companies in order to provide services necessary to maintain your accounts. Through the normal course of business and better serving your financial needs, PlainsCapital Bank will continue to share transaction and account experience information, as well as other general information among our family of companies as permitted or required by law. The Fair Credit Reporting Act restricts us from sharing non-transactional information within our family of companies, unless we give you the option of telling us not to. We have already made that choice for you, as it is our policy to only share information related solely to transactions or other experience directly with us.

How We Protect Your Information

We limit access to customer information to only those employees who need the information to perform their specific responsibilities. Access is permitted on a “need to know” basis. We have and use internal policies and electronic safeguards that prevent the sharing of information that is not required by an employee to complete their job functions. We train our employees on how to safeguard customer information and also incorporate internal policies that cover the unauthorized disclosure or use of that information. We require companies that we do business with to also adhere to these standards.

Disclosures Permitted by Law

We do not disclose any customer information to affiliated or nonaffiliated third parties except as permitted by law. The primary laws that govern this issue on the federal level are the Gramm-Leach-Bliley Act of 1999; Regulation P, “Privacy of Consumer Financial Information”; and The Fair Credit Reporting Act. We will be happy to provide further information about these laws if you desire.

Website Privacy Policy

Visitors to the PlainsCapital website remain anonymous. We do not collect identifying information about visitors to our site. We may use standard software to collect non-identifying information about our visitors, such as:

- Date and time our site was accessed
- IP address
- Web browser used
- City, State and Country.

We use this information to create summary statistics and to determine the level of interest in information available on our site. Visitors may elect to provide us with personal information via E-mail, online registration forms, or our guest book. This information is used internally, as appropriate, to handle the sender’s request. It is not disseminated or sold to other organizations. Some areas of our website may use a “cookie” temporarily stored in the visitor’s computer memory (RAM) to allow the web server to log the pages the visitor uses within the site and to know if the site has been visited previously.

Important Information:

PlainsCapital Bank is chartered under the laws of the State of Texas; and by state law is subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against PlainsCapital Bank should contact the Texas Department of Banking through one of the means indicated below:

In person or by U.S. Mail:
2601 North Lamar Blvd., Suite 300,
Austin, Texas 78705-4294;
Telephone No.: 877-276-5554;
Fax No.: 512-475-1313;
consumer.complaints@banking.state.tx.us
www.banking.state.tx.us

Family of Companies

The following is a list of affiliated companies of PlainsCapital Corporation and PlainsCapital Bank, as of July 2006, to which this policy applies:

PlainsCapital Equity Partners	PlainsCapital Mortgage
Momentum Funding	PlainsCapital Leasing
Hester Capital Management	
PrimeLending, A PlainsCapital Company	
PlainsCapital Mortgage Services	

ACKNOWLEDGEMENT

SIGNATURES BELOW ACKNOWLEDGE THAT YOU HAVE RECEIVED A COPY OF THIS PRIVACY NOTICE

Applicant	Date	Applicant	Date
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Request for Transcript of Tax Return

**Do not sign this form unless all applicable lines have been completed.
Read the instructions on page 2.
Request may be rejected if the form is incomplete, illegible, or any required
line was blank at the time of signature.**

OMB No. 1545-1872

Department of the Treasury
Internal Revenue Service

TIP: Use new Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. 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 or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code	
4 Previous address shown on the last return filed if different from line 3	
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. The IRS has no control over what the third party does with the tax information.	

CAUTION: If a third party requires you to complete Form 4506-T, **do not** sign Form 4506-T if lines 6 and 9 are blank.

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. 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 is a combination of line item information and later adjustments to the account. 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. 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 2003, filed in 2004, will not be available from the IRS until 2005. 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.

_____ / _____ / _____
 _____ / _____ / _____
 _____ / _____ / _____
 _____ / _____ / _____

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.

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

General Instructions

Purpose of form. Use Form 4506-T to request tax return information. You can also designate a third party to receive the information. See line 5.

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 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.

Note: If you are requesting more than one transcript or other product and the chart below shows two different service centers, mail your request to the service center based on the address of your most recent return.

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

If you filed an individual return and lived in:	Mail or fax to the Internal Revenue Service at:
District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New York, Vermont	RAIVS Team 310 Lowell St. Stop 679 Andover, MA 01810 978-691-6859
Alabama, Delaware, Florida, Georgia, North Carolina, Rhode Island, South Carolina, Virginia	RAIVS Team 4800 Buford Hwy. Stop 91 Chamblee, GA 30341 678-530-5326
Arkansas, Kansas, Kentucky, Louisiana, Mississippi, Oklahoma, Tennessee, Texas, West Virginia	RAIVS Team 3651 South Interregional Hwy. Stop 6716 Austin, TX 78741 512-460-2272
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nebraska, Nevada, New Mexico, Oregon, South Dakota, Utah, Washington, Wyoming	RAIVS Team Stop 38101 Fresno, CA 93888 559-253-4990
Connecticut, Illinois, Indiana, Iowa, Michigan, Minnesota, Missouri, North Dakota, Ohio, Wisconsin	RAIVS Team Stop 6705 Kansas City, MO 64999 816-823-7667
New Jersey, Pennsylvania, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team DP SE 135 Philadelphia, PA 19255-0695 215-516-2931

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, Georgia, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Tennessee, Texas, Utah, Washington, Wyoming	RAIVS Team Mail Stop 6734 Ogden, UT 84201 801-620-6922
Connecticut, Delaware, District of Columbia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800F 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) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

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 60 days of the date signed by the taxpayer or it will be rejected.

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. Sections 6103 and 6109 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, and the District of Columbia 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 the Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP,1111 Constitution Ave. NW, IR-6406 Washington, DC 20224. Do not send the form to this address. Instead see *Where to file* on this page.