

Personal Information

Please provide all applicable information.

Personal Information: Borrower

First Name _____

Last Name _____

Social Security Number --

Date of Birth (mm/dd/yyyy) //

Number of Dependents

Home Phone Number -- Ext

Work Phone Number --

Cell Phone Number --

By providing us with your cell phone number, you grant permission to us and our affiliates to utilize that number in the marketing and loan process, including collecting and servicing calls placed with the use of autodialed or prerecorded message technology.

E-mail Address _____

Personal Information: Co-Borrower

First Name _____

Last Name _____

Social Security Number --

Date of Birth (mm/dd/yyyy) //

Number of Dependents

Home Phone Number -- Ext

Work Phone Number --

Cell Phone Number --

By providing us with your cell phone number, you grant permission to us and our affiliates to utilize that number in the marketing and loan process, including collecting and servicing calls placed with the use of autodialed or prerecorded message technology.

E-mail Address _____

IndyMac Mortgage Services Loan Number

Background Information

Please provide all applicable information.

Background Information: Borrower

Have you contacted a credit-counseling agency for help? No Yes

Counselor's Name _____

Contact Number -- Ext

E-mail _____

Have you ever filed for bankruptcy? No Yes

Type of Bankruptcy (Select Type) Chapter 7 Chapter 11 Chapter 13

Filing Date (mm/dd/yyyy) //

Bankruptcy Case Number _____

Has your bankruptcy been discharged? No Yes

Is your bankruptcy active? No Yes

Has your bankruptcy been reaffirmed? No Yes

Background Information: Co-Borrower

Have you contacted a credit-counseling agency for help? No Yes

Counselor's Name _____

Contact Number --

E-mail _____

Have you ever filed for bankruptcy? No Yes

Type of Bankruptcy (Select Type) Chapter 7 Chapter 11 Chapter 13

Filing Date (mm/dd/yyyy) //

Bankruptcy Case Number _____

Has your bankruptcy been discharged? No Yes

Is your bankruptcy active? No Yes

Has your bankruptcy been reaffirmed? No Yes

IndyMac Mortgage Services Loan Number

Assets

Please provide the value or account balance for the following.

Assets: Borrower

Checking Account(s) (total amount if more than one account)	\$	
Savings/Money Market	\$	
CDs	\$	
Stocks/Bonds	\$	
IRA/Keogh	\$	
401K/ESPO	\$	
Other Cash on Hand	\$	
Other Real Estate	\$	
Auto (include cars, motorcycles, trucks, etc.)	\$	
Life Insurance (whole life not term)	\$	
Other (please specify)	\$	

Assets: Co-Borrower

Checking Account(s) (total amount if more than one account)	\$	
Savings/Money Market	\$	
CDs	\$	
Stocks/Bonds	\$	
IRA/Keogh	\$	
401K/ESPO	\$	
Other Cash on Hand	\$	
Other Real Estate	\$	
Auto (include cars, motorcycles, trucks, etc.)	\$	
Life Insurance (whole life not term)	\$	
Other (please specify)	\$	

Hardship Affidavit (continued)

Information for government monitoring purposes.

The following information is requested by the federal government in order to monitor compliance with federal statutes that prohibit discrimination in housing. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender or servicer may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race or sex, the lender or servicer is required to note the information on the basis of visual observation or surname if you have made this request for a loan modification in person. If you do not wish to furnish the information, please check the box below.

Borrower

I do not wish to furnish this information.

Co-Borrower

I do not wish to furnish this information.

Ethnicity

- Hispanic or Latino
- Not Hispanic or Latino

Ethnicity

- Hispanic or Latino
- Not Hispanic or Latino

Race

- American Indian or Alaskan Native
- Asian
- Black or African American
- Native Hawaiian or other Pacific Islander
- White

Race

- American Indian or Alaskan Native
- Asian
- Black or African American
- Native Hawaiian or other Pacific Islander
- White

Sex

- Female
- Male

Sex

- Female
- Male

To be completed by interviewer.

Interviewer's Name _____

This application was taken by

- Face-to-face interview
- Telephone
- Mail
- Internet

Interviewers Signature _____

Date _____

Interviewer's Phone Number

- -

Name of Interviewer's Employer _____

Address of Interviewer's Employer _____

City, State, ZIP

IndyMac Mortgage Services Loan Number

Hardship Affidavit (continued)

Acknowledgement and agreement.

Dodd-Frank Certification

The following information is requested by the federal government in accordance with the Dodd-Frank Wall Street Reform and Consumer Protection Act (Pub. L. 111-203). You are required to furnish this information. The law provides that no person shall be eligible to begin receiving assistance from the Making Home Affordable Program, authorized under the Emergency Economic Stabilization Act of 2008 (12 U.S.C. 5201 et seq.), or any other mortgage assistance program authorized or funded by that Act, if such person, in connection with a mortgage or real estate transaction, has been convicted, within the last 10 years, of any one of the following: (A) felony larceny, theft, fraud, or forgery, (B) money laundering or (C) tax evasion.

I/we certify under penalty of perjury that I/we have not been convicted within the last 10 years of any one of the following in connection with a mortgage or real estate transaction:

- (A) felony larceny, theft, fraud, or forgery,
- (B) money laundering or
- (C) tax evasion.

I/we understand that the servicer, the U.S. Department of the Treasury, or their agents may investigate the accuracy of my statements by performing routine background checks, including automated searches of federal, state and county databases, to confirm that I/we have not been convicted of such crimes. I/we also understand that knowingly submitting false information may violate Federal law.

This certification is effective on the earlier of the date listed below or the date received by your servicer.

In making this request for consideration for a loan modification or any other foreclosure prevention program, I certify under penalty of perjury:

1. All of the information in this document is truthful and the event(s) identified on page 1 is/are the reason(s) that I need to request a modification of the terms of my mortgage loan, short sale or deed-in-lieu of foreclosure.
2. I understand that IndyMac Mortgage Services, the U.S. Department of the Treasury or their agents may investigate the accuracy of my statements, may require me to provide supporting documentation, and that knowingly submitting false information may violate federal law.
3. I understand that IndyMac Mortgage Services will pull a current credit report on all borrowers obligated on the Note.
4. I understand that if I have intentionally defaulted on my existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this document, that IndyMac Mortgage Services may cancel any modification or foreclosure prevention agreement and may pursue foreclosure on my home.
5. I have not received a condemnation notice, there has been no change in the ownership of the Property since I signed the documents for the mortgage that I want to modify, and: (A) for consideration for the Home Affordable Modification Program (HAMP) or unemployment assistance, my property is owner-occupied and I intend to reside in this property for the next twelve months, or (B) for consideration for the Home Affordable Foreclosure Alternatives Program (HAFA), my property has been owner-occupied within the last twelve months.
6. I am willing to provide all requested documents and to respond to all servicer questions in a timely manner.
7. I understand that IndyMac Mortgage Services will use the information in this document to evaluate my eligibility for a loan modification, forbearance, short sale or deed-in-lieu of foreclosure, but that IndyMac Mortgage Services is not obligated to offer me assistance based solely on the statements in this document.
8. I am willing to commit to credit counseling if it is determined that my financial hardship is related to excessive debt.
9. I understand that IndyMac Mortgage Services will collect and record personal information, including, but not limited to: my name, address, telephone number, Social Security Number, credit score, income, payment history, government monitoring information, and information about account balances and activity. I understand and consent to the disclosure of my personal information and the terms of any Making Home Affordable Agreement by IndyMac Mortgage Services to: (A) the U.S. Department of the Treasury, (B) Fannie Mae and Freddie Mac in connection with their responsibilities under the Homeowner Affordability and Stability Plan; (C) any investor, insurer, guarantor or servicer that owns, insures, guarantees or services my first lien or subordinate lien (if applicable) mortgage loan(s); (d) companies that perform support services in conjunction with Making Home Affordable; and (e) any HUD-certified housing counselor.

IndyMac Mortgage Services Loan Number

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Acceptable Documentation to Supply Evidence of Income

Please provide all applicable information.

Each borrower must complete and submit the IRS Form 4506-T included on page 22 of this packet, as well as provide all required supporting income documentation for each declared income source as follows:

For each borrower (or other household member living in the home whose income you wish us to consider)* who is a salaried or hourly wage earner:

This includes full-time, part-time and temporary employees. This also applies to borrowers who receive income in the form of tips, commission, bonus, or incentives.

- Two (2) most recent pay stubs (two for each borrower). If paid weekly, please provide four (4) most recent paystubs (four for each borrower). Please note that paystubs must reflect an entire month of pay and that all submitted pay stubs must reflect at least part of the borrowers Social Security number (e.g. last four digits) or another type of identification number (e.g. employee ID, payroll number, etc.).
- Most recent filed federal tax return (signed with all pages and schedules).
- Signed 4506-T.
- Copies of two most recent bank statements.

For each borrower (or other household member living in the home whose income you wish us to consider)* who is self-employed:

Self-employed borrowers are people who own a business, work for themselves, and do not receive a W2. Selfemployed borrowers also include those who receive a 1099 for the income they earn.

- Most recent quarterly or year-to-date profit and loss statement (must be at least three consecutive months).
- Most recent filed federal tax return (personal and business, signed with all pages) with all schedules and 1099s.
- Signed 4506-T.
- Copies of two most recent bank statements.

For each borrower (or other household member living in the home whose income you wish us to consider)* who has income such as social security, disability or death benefits, pension, or public assistance:

- Most recent filed federal tax return (signed with all pages and schedules).

- Signed 4506-T.
- Evidence of the amount and frequency of the benefits, such as letters, exhibits, a disability policy or benefits statement from the provider.
- Copies of the two most recent bank statements or deposit advances showing benefits amounts.

For each borrower (or other household member living in the home whose income you wish us to consider)* who is relying on alimony, child support or separation maintenance as qualifying income (NOTE: You are not required to disclose child support, alimony or separation maintenance income, unless you choose to have it considered by your servicer):

- Copy of divorce decree, separation agreement or other legal written agreement filed in court or court decree that provides for the amount of the alimony or child support payment and period of time over which it will be received.
- Signed 4506-T.
- Copies of the two most recent bank statements or deposit advances showing deposit accounts.

For each borrower (or other household member living in the home whose income you wish us to consider)* who has rental income:

- Most recent filed federal tax returns (signed with all pages and schedules including Schedule E - Supplement of Income and Loss to provide documentation of your rental income).
- Signed 4506-T.
- How to calculate rental income:
 - If rental income is from the rental of a portion of the borrower's principal residence, the rental income will be calculated at 75% of monthly gross rental income.
 - If the rental income is from properties other than the borrower's principal residence, the income will be calculated at 75% of the monthly gross rental income reduced by the monthly debt service on the property (e.g. principal, interest, taxes, insurance, mortgage insurance and association fees).

* For non-borrowers living in the household who contribute to the borrower's monthly gross income stated on the application, please submit a signed letter from the nonborrower stating the income amount they routinely contribute.

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

1a Name shown on tax return. If a joint return, enter the name shown first. 1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)

2a If a joint return, enter spouse's name shown on tax return 2b Second social security number or individual taxpayer identification number if joint tax return

3 Current address (including apt., room, or suite no.), city, state and ZIP code (see instructions)

4 Previous address shown on the last return filed if different from line 3 (see instructions)

5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.

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

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

- a Return Transcript which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days.
b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days.
c Record of Account, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days.

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

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

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

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

12/31/2011 12/31/2010

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

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

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

Telephone number of taxpayer on line 1a or 2a

Sign Here

Signature (see instructions) Date

Title (if line 1a above is a corporation, partnership, estate, or trust)

Spouse's signature Date

