

Short Sale Third-Party Authorization Form

BORROWER(S) ACKNOWLEDGMENT

Loan Number: _____ Property Address: _____
Borrower: _____
Co-Borrower: _____

The undersigned Borrower and Co-Borrower (if any) (individually and collectively, the "Borrower," "Me" or "My"), authorize(s) Bank of America, N.A., its affiliates, agents and employees (collectively, "BANA") to discuss with the third party(ies) described on the next page (the "Designated Representative(s)") on My behalf the sale of the property at the above-listed Property Address (the "Property"), which is secured by a loan owned or serviced by BANA ("Mortgage"), for an amount less than the outstanding principal balance of the Mortgage (such transaction, a "Short Sale"):

Designated Representative: _____
Designated Representative: _____
Designated Representative: _____
Designated Representative: _____

My Designated Representative and BANA are hereby authorized to share with each other any and all information reasonably requested or otherwise required to be exchanged in connection with the solicitation, negotiation and consummation of the Short Sale, including without limitation names, addresses, telephone numbers, Social Security numbers, income, credit scores, status of any current or previous workout review, account, balances, program eligibility, payment activity and any other confidential (including nonpublic personal information) information related to Me, the Mortgage or the Property.

I further agree and acknowledge as follows:

- I have selected the Designated Representative.
- I acknowledge that BANA is not responsible for any act or omission of the Designated Representative, including anything the Designated Representative may do with information it is provided hereunder, or for any failure of the Designated Representative to competently perform its services.

This Third-Party Authorization will be effective until the completion of the Short Sale(s) unless terminated by me (us) in writing.

I UNDERSTAND AND AGREE WITH THE TERMS OF THIS THIRD-PARTY AUTHORIZATION.

Borrower's Signature

Date

Co-Borrower's Signature

Date

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DESIGNATED REPRESENTATIVE ACKNOWLEDGMENT

Each undersigned Designated Representative represents and agrees that, he/she (i) is a licensed real estate agent, real estate broker or attorney ("Licensee") in good standing in the state in which the Property is located, and that Licensee has all licenses, permits or authorizations required by state or federal law to perform the duties undertaken by it in connection with the Short Sale, (ii) shall not knowingly misrepresent or omit to state, any material fact in order to induce the Borrower(s), BANA, the lender, the investor or the insurer to agree to the terms of a Short Sale that the Borrower(s), BANA, the lender the investor or the insurer would not have agreed to had all material facts been known, and (iii) is in compliance with all applicable state and federal laws, rules and regulations governing the services provided, including without limitation those related to providing required disclosures to the Borrower(s).

Each Designated Representative involved in a Short Sale regarding...

Address _____

City _____

State _____

ZIP _____

...must complete, sign and date below.

Designated Representative: _____

Company Name: _____

State Licensing Entity: _____

State Licensing/Registration Number: _____

Type of License: _____

Designated Representative Signature _____

Date _____

Designated Representative: _____

Company Name: _____

State Licensing Entity: _____

State Licensing/Registration Number: _____

Type of License: _____

Designated Representative Signature _____

Date _____

Designated Representative: _____

Company Name: _____

State Licensing Entity: _____

State Licensing/Registration Number: _____

Type of License: _____

Designated Representative Signature _____

Date _____

Designated Representative: _____

Company Name: _____

State Licensing Entity: _____

State Licensing/Registration Number: _____

Type of License: _____

Designated Representative Signature _____

Date _____

Bank of America**Fax Cover Sheet**

To: Doreen Gonzalez
Company:
Phone Number:
Fax Number: 9103338320
Date: Tuesday, October 19, 2010
From: Anita
Department:
Phone Number:
Fax Number:
Total Pages: 07

If transmission problems occur, please call:

Message:

Short Sale Package

This fax may contain promotional materials from Bank of America or one of our affiliate companies. You may choose not to receive future faxes that contain promotional materials by:

- Faxing: 1.804.627.7042
- Calling: 1.800.421.2110

Important: You must inform the bank of the specific fax number(s) to which the fax opt-out request will apply. As required by Federal law we will honor your opt-out request within 30 days.

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The information contained in this FAX message is intended only for the confidential use of the designated recipient named above. This message may contain contractual and proprietary information and as such is privileged and confidential. If the reader of this message is not the intended recipient or an agent responsible for delivering it to the intended recipient, you are hereby notified that you have received this document in error, and that any review, dissemination, distribution or copying of this message is strictly prohibited. If you have received this communication in error, please notify us immediately by telephone and return the message to us by mail.

4161 Piedmont Parkway
Greensboro, NC 27410
NC4-105-03-86
Attn: Short Sale Team

Bank of America



Phone: (866) 413-3757 option 4
Fax: (336) 805-8727

To: _____

Customer name: _____

Account #: _____

Fax #: _____

By contacting Bank of America about a Short Sale, you are taking an important step in avoiding the upcoming foreclosure on your property. Please carefully read the overview of the Short Sale process below to ensure that you have everything you need so we can process your application as quickly as possible.

Please remember that before your property can be considered for a Short Sale, you will need to complete the enclosed Short Sale application in its entirety.

- A complete Short Sale application includes:
 - The fax cover sheet (we have filled this out for you)
 - Bank of America's two-page application completed and signed
 - The preliminary, completed HUD-1 for the transaction
 - A customer hardship letter
 - 3rd party authorizations (ex. Realtor, Attorney, Title Company)

Please remember that incomplete applications will not be accepted, and providing unnecessary information will slow the processing of your application.

- **Please fax the completed application to us at 1.336.805.8727.**
- **Please do not call to confirm receipt of your application.** Due to the volume of applications we receive, we are not able to confirm receipt of faxes. However, your fax machine confirmation will serve as sufficient confirmation that we received your application.
- Applications are reviewed on a first-come, first-served basis. Once the process begins, an associate will be assigned to review your application, and you will receive a call regarding your application status. **The current wait time is between 10-15 business days for the review process to begin on a completed application. We appreciate your patience during this time.**
- If you do not receive a call from one of our associates **within 15 business days** after submitting your application, please call us at 1.866.413.3757. If you call us before 15 business days have passed, we may not have begun reviewing your application and will be unable to answer questions concerning the application. We appreciate your patience during this time.
- As your agent puts together your Short Sale package, please note that **we will decline offers that include excessive fees or charges** such as realtor commissions or loss mitigation/short sale consulting fees.

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Bank of America



To: Bank of America Short Sale Team
Fax #: (336) 805-8727

From: _____

Company: _____

Fax #: _____

Phone #: _____

Customer name: _____

Account #: _____

Property address: _____

Short Sale application completion checklist:

Please make sure that you have completed the following items before faxing your application. Incomplete applications will be declined.

- General Customer Information Worksheet (page 2)
- 1st Mortgage Information Worksheet, including Authorization to speak to 1st Lien Holder (page 3)
- Preliminary HUD 1 for this transaction (completed by your agent)
- Hardship letter regarding your situation
- 3rd party authorizations

As a reminder, your fax machine's confirmation will serve as confirmation that we received your application. Please wait 10-15 business days before calling to check on the status of your application, as we will not have any information prior to that time. Thank you in advance for your patience.

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General Customer / Realtor Information Worksheet

Please provide the information below for the customer/account requesting a short sale:

Name:

Account #:

Address of mortgaged property:

Current address:

Home phone:

Work phone:

Current employer:

Employer address:

Tenure with employer:

Is the property to be short sold owner-occupied (circle one):

Yes

No

Realtor name:

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Phone: (866) 413-3757
Fax: (336) 805-8727

Address:

Work phone:

Cell phone:

Bank of America



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1st Mortgage Information Worksheet

Name of first mortgage holder:

Address:

Phone Number:

Fax Number:

Name of Account Holder:

Account Number:

Payment Due:

Foreclosure sale date if applicable:

First Mortgage Payoff amount \$ _

First Mortgage Short Sale amount \$ _

Authorization to speak to 1st mortgage holder and obtain credit report

I (we), _____ hereby give
authorization to speak with Bank of America concerning
disclosed financial information on the above referenced account. I (we) also give authorization for Bank
of America to obtain a credit report.

Dated this the ____ day of _____ 20__

Borrower

Co-Borrower

Bank of America, N.A. is required by law to inform you that this communication is from a debt collector. However, the purpose of this communication is to let you know about your potential eligibility for this program to help you avoid foreclosure.

In order to complete your application, please attach the completed preliminary HUD 1 for this

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transaction, including all payoffs, commissions and taxes:

- As a reminder, be sure to indicate in Line 504 the payoff amount that the 1st mortgage is receiving (*please indicate if there is not a 1st mortgage to avoid confusion*)
- Please place the amount being offered to Bank of America on the 2nd mortgage in Line 505 (*not the entire payoff amount*)
- Note that the final HUD 1 must be received before the Short Sale will be approved
- Note that the final HUD 1 must reflect \$0 Cash to Seller unless proof of relocation assistance can be provided from the First Mortgage Servicer
- The sale must be an arm's length transaction. This means that you cannot list the property with or sell it to anyone that you are related to or with whom you have a close personal or business relationship.

Please also attach a hardship letter, signed by the customer, which includes the following (if applicable):

- Detail of the financial hardship that necessitates a Short Sale
- Detail on how the customer plans to repay the remaining deficiency balance on this account, if applicable
- The customer's new address

NOTICE TO CUSTOMERS REGARDING SHORT SALES:

Bank of America and/or its investors may pursue a deficiency judgment for the difference in the payment received and the total balance due, unless agreed otherwise or prohibited by law, if the short sale closes on the loan referenced above. In addition, if this loan is covered by mortgage insurance, the mortgage insurance company may reserve the right to pursue the seller for the deficiency based on the terms of the mortgage insurance policy. Furthermore, there may be tax consequences associated with entering into a short sale. The seller is encouraged to seek the guidance of an independent tax advisor, and/or an attorney, before proceeding with the short sale.

If the seller is entitled to receive any proceeds based on a claim for damage to the property under any policy of insurance, including homeowner's, lender-placed, casualty, fire, flood, etc., or if seller is entitled to receive other miscellaneous proceeds, as that term is defined in the deed of trust/mortgage (which could include Community Development Block Grant Program (CDBG) funds), these proceeds must be disclosed before we will consider the request for short sale. If we receive a check for insurance or miscellaneous proceeds that were not previously disclosed, Bank of America will have the right to keep the proceeds and apply them to Bank of America's loss after the short sale. We similarly would have the right to claim the proceeds to offset our losses if it were not previously disclosed and it was sent directly to the borrower.

Request for Transcript of Tax Return

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

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can 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 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.

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

- a** **Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days
- b** **Account Transcript**, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days.
- c** **Record of Account**, which 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. 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 2007, filed in 2008, will not be available from the IRS until 2009. 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. **Note.** For transcripts being sent to a third party, this form must be received *within 120 days of signature date*.

Sign Here	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, 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 RAIVS teams, send your request to the team based on the address of your most recent return.

Automated transcript request. You can call 1-800-829-1040 to order a transcript through the automated self-help system. Follow prompts for "questions about your tax account" to order a tax return transcript.

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:
Florida, Georgia, North Carolina, South Carolina	RAIVS Team P.O. Box 47-421 Stop 91 Doraville, GA 30362 770-455-2335
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team Stop 6716 AUSC Austin, TX 73301 512-460-2272
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	RAIVS Team Stop 37106 Fresno, CA 93888 559-456-5876
Arkansas, Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, 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, Tennessee, 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, 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) 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 120 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 Internal Revenue Code section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

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

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

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, 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-6526, Washington, DC 20224. Do not send the form to this address. Instead, see *Where to file* on this page.