



How to Complete a 4506T

Overview: 4506T are required for all submissions as noted below or this will delay your loan submission.

Effective Date: 01/01/2010

Important: Complete the IRS Form 4506-T as instructed below. If the form is not complete as instructed, signed and dated, the loan will be ineligible for delivery for submission.

Line #		
1 – 4	Complete with appropriate borrower information	
5	Third Party Information	Leave Blank
6	Transcript requested: Enter Form 1040 / W-2	Enter Form 1040/W-2
	a. Return Transcript	Check Box
	b. Account Transcript	Check Box
	c. Record of Account	Check Box
7	Verification of Non-filing	Leave Blank
8	Form W-2, Form 1099 series, Form 1096 series, or Form 5496 series transcript	Check Box
9	Year or period requested	Complete most recent two years

FOR OFFICE USE: Section 5 which identifies the third party requesting the information from the IRS should be completed with the originating lender's name and the following language "its successors or assigns". Box 6a should be checked on all requests.

Helpful Hints for completing the IRS Form 4506-T

- Filing Jointly:** Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. The form must be signed exactly as the borrower's name appears on the original return. If the borrower's name changed, the borrower must sign with both their current name and as their name appears on the return.
- Filing Separately:** If tax returns were filed separately, each borrower must individually complete and sign an IRS Form 4506-T.
- Borrower Address:** The address completed on the form must be the same as the address on the tax return even if that is not the borrower's current address.

Note: No white out or corrections made on the 4506T (no alterations). 4506T is only good for 60 days based the date signed by the borrower(s).