

Provident

(This package is not for FHA, VA Heloc or HUD Loans, please request)

Requirements from Borrower:

Mortgage Statement for all loans

3rd Party Authorization (attached)
2011 & 2010 tax return (Please include all schedules and W2)
2 most recent pay stubs
2 months most recent bank statements
Financial Statement (attached-completed to its entirety)
Hardship Letter (attached)
4506T (attached)
(HOA info on Short Sale Information Summary attached)
Most current Utility Bill w/ a mailing address on it

Requirements from Borrower:

Fully Executed Purchase Agreement
Fully Executed Listing Agreement
Buyer Pre-Approval and/or Proof of Funds
MLS Printout

Please forward them to

Gabriela Hanson
7065 Indiana Ave, Ste 200
Riverside, CA 92506
Email to **gabby@shortsaleprocessor.org**
Fax to 951-346-0492 Attn: Gabby

Thank You for your cooperation

Gabriela Hanson
Short Sale Processor
951-848-4833 direct



Short Sale Information Summary

Property Address:		
Borrowers Name:	Last 4 social #:	
Co-Borrowers Name:	Last 4 social #:	
Mailing Address:	Home #	
Borrower Mobile #:	Co-Borrower Mobile #:	
Tenants (if any):	Tenants #:	
1st Note:		
	Loan #:	
# months delinquent:		
Notice of Default Filed: Y N	Date issued:	
Notice of Trustee Sale filed: Y N		
2nd Note:		
	Loan #:	
# months delinquent:		
Notice of Default Filed: Y N	Date issued:	
Notice of Trustee Sale filed: Y N		
3rd Note:		
	Loan #:	
# months delinquent:		
Notice of Default Filed: Y N	Date issued:	
Notice of Trustee Sale filed: Y N		
Brief Reason for Default:		
HOA Info & phone #:	# months delinquent:	
Property taxes : current // delinquent // impounded	Annual Tax:	
Escrow Co.:		
	Escrow Contact:	
Main #:	Fax #	Email:
Title Company:	Title Rep:	

THIRD PARTY AUTHORIZATION FORM

I hereby authorize _____ to discuss the account with the individual(s) that I have identified below as my designated agent(s) (hereinafter the "Designated Agent"). Further, _____ is hereby authorized to negotiate the terms of a work-out agreement with my Designated Agent and to deliver documents to my Designated Agent which concern my request for payment assistance and change of loan terms. I understand that I will be fully responsible for reviewing any information that is sent by _____ to my Designated Agent. This Authorization will remain effective until I specifically notify _____ in writing that this authorization is no further in force and effect.

**My Designated Agents Are: Keller Williams Realty
7065 Indiana Ave Ste 200, Riverside, CA 92506**

Gabriela Benitez-Hanson _____

951-329-9119 ext 304
_____ **Phone #**

Gabriel Gonzalez _____

951-329-9119 ext 304
_____ **Phone #**

_____ **Phone #**

Loan # _____

Last Four digits of SSN _____

Date: _____

_____ **Borrower**

Date: _____

_____ **Coborrower**

Financial Worksheet

	Amount		Amount
Question Panel			
How many people are in your household (including yourself)		How much do you have in Voluntary Funds?	
Income			
Borrower # 1 Monthly Income from Employment		Borrower #1 - Frequency of Pay Period	
Borrower # 1 Monthly Governmental Benefits & Insurance Income		Borrower # 1 Monthly Unemployment Income	
Borrower # 2 Monthly income from Unemployment		Borrower # 2 Frequency of Pay Period	
Borrower # 2 Monthly Governmental Benefits & Insurance Income		Borrower # 2 Monthly Unemployment Income	
Monthly Rental Income		Monthly Alimony Income	
Monthly Child Support Income		Other Monthly Income Description	
Other Monthly Income		Total Monthly Income	
Expenses Family			
Monthly Auto Maintainence		Monthly Food	
Monthly Medical/Dental		Monthly Alimony Paid	
Monthly Child Support Paid		Monthly Child Care	
Monthly Entertainment		Monthly Tuition School Expenses	
Other Monthly Family Expenses Description		Other Monthly Family Expenses	
Total Monthly Family Expenses			
Home			
Monthly Taxes		Monthly Home Repairs	
Other Monthly Home Expenses Description		Other Monthly Home Expenses	
HOA Monthly DUES		Total Monthly Home Expenses	
Utilities			
Monthly Cable TV		Monthly Electricity	
Monthly Natural Gas		Monthly Phone/Internet	
Monthly Sewer/Water		Other Monthly Utility Expenses Description	
Other Monthly Utility Expenses		Total Monthly Utility Expenses	
Work			
Monthly Dry Cleaning		Monthly Parking	
Monthly Union Dues		Other Monthly Work Expenses Description	
Other Monthly Work Expenses		Total Monthly Work Expenses	

Insurance			
Monthly Auto Insurance		Monthly Health Insurance	
Monthly Life Insurance		Other Monthly Insurance Description	
Other Monthly Insurance Expenses		Total Monthly Insurance Expenses	
Contributions			
Monthly Church/Charity Contributions		Other Monthly Contributions Expenses Description	
Other Monthly Contributions Expenses		Total Monthly Contributions Expenses	
Debt - Auto			
Monthly Auto Payment 1		Monthly Auto Payment 2	
Total Monthly Auto Payments			
Debt - Credit Card			
Monthly Credit Card Payment 1		Monthly Credit Card Payment 2	
Monthly Credit Card Payment 3		Monthly Credit Card Payment 4	
Total Credit Card Payment			
Debt - Mortgage			
1st Lien Monthly Payment Resident		2nd Lien Monthly Payment Resident	
Monthly Student Loan Payments		Other Monthly Loan 1 Description	
Other Monthly Loan 1 Payment		Other Monthly Loan 2 Description	
Other Monthly Loan 2 Payment		Total Monthly Mortgage/Loans	
Assets			
Home		401 K Accounts	
Automobile		Checking Account	
Savings Account		IRA/Keogh Accounts	
Stocks/Bonds		Motor Home/Travel Trailers	
Other Recreational Vehicles		Real Estate	
Other Asset Descriptions		Other Assets	
Asset Total			

Please complete to the best of your knowledge and complete to it entirety.

Explanation of Hardship

What changes or events have occurred since your loan originated that have caused you to fall behind?

Lined area for writing the explanation of hardship.

When did the change(s) and/or event(s) occur?

Lined area for writing when the change(s) and/or event(s) occurred.

Do you anticipate any improvement in your financial situation in the near future?

Y_____ N_____

Acknowledgement:

I (we) acknowledge that the financial information provided is an accurate statement of my (our) financial status.

By:_____ Date:_____

Signed Borrower

By:_____ Date:_____

Signed Co-Borrower

Request for Transcript of Tax Return

OMB No. 1545-1872

▶ 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 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 name, 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 tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses 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. ▶ _____

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 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. _____

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 the signature date.

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

Section references are to the Internal Revenue Code unless otherwise noted.

What's New

The IRS has created a page on IRS.gov for information about Form 4506-T at www.irs.gov/form4506. Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

General Instructions

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

Purpose of form. Use Form 4506-T to request tax return information. You can also designate (on line 5) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

Note. If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-908-9946.

Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	RAIVS Team Stop 6716 AUSC Austin, TX 73301
Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	512-460-2272
Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	RAIVS Team Stop 37106 Fresno, CA 93888
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	559-456-5876
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	RAIVS Team Stop 6705 P-6 Kansas City, MO 64999
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	816-292-6102

Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to the "Internal Revenue Service" at:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	801-620-6922
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	859-669-3592

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P. O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note. If the address on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address.

Line 6. Enter only one tax form number per 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. Ensure that all applicable lines are completed before signing.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your 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. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form, 10 min.;** **Preparing the form, 12 min.;** and **Copying, assembling, and sending the form to the IRS, 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:

Internal Revenue Service
Tax Products Coordinating Committee
SE:W:CAR:MP:T:M:S
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see *Where to file* on this page.