

## Loan Application Introduction

Thank you for your inquiry!

We are happy to assist in processing the paper work for your manufactured home loan. Attached you will find a generic loan application, disclosures required by federal and state law, and disclosures required by some of the lenders offering financing on manufactured homes in the state of Ohio.

1. Please fill out the application as completely as possible and sign where indicated.
2. Please take a moment to review the information provided by some of the lenders offering financing in the area, before selecting where you would like your application sent.
3. Add any comments below that may assist the lender in approving your loan.
4. Indicate the park you are interested in and/or the specific home you would like to apply for.
5. Return loan package to your sales person or our corporate office located at

555 Greenlawn Ave  
Columbus, Ohio 43223

Phone: 614-443-7421

Fax : 614-443-4709

e-mail: [Beberhard@greenlawncompanies.com](mailto:Beberhard@greenlawncompanies.com)

Please contact your loan processor Brenda Eberhard with any questions.

Sales Person: \_\_\_\_\_ Park: \_\_\_\_\_

Address of Home: \_\_\_\_\_

Or Pre Approval: \_\_\_\_\_ Price: \_\_\_\_\_

Comments:

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Items required for Final Loan Approval: The lender will require the following to finalize your loan approval (these items are not required at the initial pre-approval process)

- \_\_\_ Last 2 pay stubs for employed workers & Last 2 years W-2's
- \_\_\_ Proof of Down Payment (Bank Statement or retirement statement)
- \_\_\_ Last 2 years Federal tax returns for self-employed individuals
- \_\_\_ Social Security Awards Letters if applicable
- \_\_\_ Retirement income Awards Letters if applicable
- \_\_\_ Proof of receipt of child support or other income if using to qualify for loan

## Lenders offering financing on Manufactured Homes in Ohio

For informational purposes only, eligibility terms subject to change without notice  
Please contact any lender you choose. This does not represent all lenders in the marketplace

Triad Financial Services  
**1-888-936-1179**

[www.triadfs.com](http://www.triadfs.com)

125 Mooney Drive Ste. 1  
Bourbonnais, Illinois 60914



Generally requires a **640** credit score  
Minimum loan amount is \$10,000.00  
Call for details.

CU Factory Built Lending  
A Division of SACU

**1-866-310-2143**

[www.cufactorybuiltlending.com](http://www.cufactorybuiltlending.com)

1717 N Loop 1604 E, Suite 300  
San Antonio, TX 78232

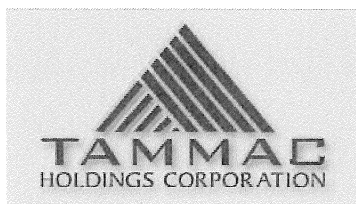


Generally requires a **660** credit score  
No Minimum loan amount  
Call for details.

Tammac Holdings Corporation  
**1-888-226-8929**

[www.tammac.com](http://www.tammac.com)

100 Commerce Boulevard • Suite 200  
Wilkes-Barre, PA 18702



Generally requires a **660** credit score  
Minimum loan amount is \$30,000.00  
Call for details.

21st Mortgage Corporation  
**1-800-955-0021**

[www.21stmortgage.com](http://www.21stmortgage.com)

620 Market St #100  
Knoxville, TN 37902



**No minimum Credit Score Requirement**  
No Minimum loan amount for  
select programs, call for details

## Manufactured Home Lending Options

Greenlawn Companies does not recommend or endorse individual lenders. We would like to provide you with this list of lenders who are currently offering financing for manufactured homes in our region. Please take a moment to review any informational materials provided by these lenders, if any is available, before selecting where you would like your application sent. Simply check the box next to your choice(s) or, if you would like your application submitted to a lender not on the list, write in the lender's name and contact information in the blank space provided.

	Lender	Phone	Fax	Web
<input type="checkbox"/>	CU Factory Built Lending	(866) 310-2143	(866) 279-1919	www.cufactorybuiltlending.com
<input type="checkbox"/>	Triad Financial Services, Inc	(888 ) 936-1179	(888) 936-1290	www.triadfs.com
<input type="checkbox"/>	21 <sup>st</sup> Mortgage Corporation	(800) 955-0021	(877) 312-2100	www.21stmortgage.com
<input type="checkbox"/>	Tammac Holdings	(888) 266-8929	(888) 617-3800	www.tammac.com
<input type="checkbox"/>	Other			

Your signature below acknowledges that the employees of Greenlawn Companies or its affiliates did not in any way recommend, refer, steer or otherwise influence your selection of lenders to send your application to. If, at a later date, you would like to send your application to another lender, we may need an additional copy of this form completed for our records.

Print  
Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Print  
Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

**APPLICANT CREDIT INFORMATION:** If this is an INDIVIDUAL application, complete section A. If this is a JOINT application, complete section A&B. **NOTE:** If married, the spouse is not required to be the joint applicant. Please advise whether credit references and/or credit history should be investigated under another name. It is a crime to intentionally falsify information on this application.

Application Date:		Seller Name:		Sales figures must be submitted	
Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Non Primary Residence <input type="checkbox"/> Investment/Rental					
Purpose of the Loan: <input type="checkbox"/> Purchase home only <input type="checkbox"/> Purchase home and land <input type="checkbox"/> Refinance <input type="checkbox"/> Land only					
Proposed Down Payment: \$ _____ Source of Down Payment: <input type="checkbox"/> Savings <input type="checkbox"/> Checking <input type="checkbox"/> Cash on Hand <input type="checkbox"/> Loan					
<input type="checkbox"/> Gift. If gift, from whom: _____ <input type="checkbox"/> Other (Explain): _____					
Using land as down payment. Value: \$ _____ <input type="checkbox"/> Payoff if any \$ _____ Date acquired: _____					
Land Purchase Price: _____ Whose land is it? _____ Will home be placed on this property? Y or N					
A minimum of 5% is required. A down payment greater than 5% increases the likelihood of approval and may result in a lower interest rate.					
Street Address where home will be located: _____					
City:		State:		Zip:      County:	
Site of Placement: <input type="checkbox"/> Owned Property with no lien <input type="checkbox"/> Owned Property Land Contract/Mortgage Trust Deed					
<input type="checkbox"/> Leased <input type="checkbox"/> Family Land <input type="checkbox"/> Community <input type="checkbox"/> Reservation					
Information on the Land Lease Community, Land Owner Name, Tribe name if home is to be placed on a Reservation, or the mortgage holder:					
Name: _____		Phone Number: _____		Monthly Site Payment \$ _____	
Is the site rent scheduled to increase over the next four years? If so, please explain. _____					
EMAIL ADDRESS: REQUIRED (for Loan Notices and Documents)					
APPLICANT EMAIL ADDRESS: _____					
CO-APPLICANT EMAIL ADDRESS: _____					
<b>(A) APPLICANT</b>			<b>(B) CO-APPLICANT</b>		
FULL NAME - Last, First, Middle			FULL NAME - Last, First, Middle		
Birth Date:		Social Security #:		Birth Date:	
Sex: (Optional) <input type="checkbox"/> Male <input type="checkbox"/> Female		Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated		Sex: (Optional) <input type="checkbox"/> Male <input type="checkbox"/> Female	
# Dependents:		Ages:		# Dependents:	
				Ages:	
<b>APPLICANT'S RESIDENCE</b>			<b>CO-APPLICANT'S RESIDENCE</b>		
Current Street Address (3 Years Residence Required, attach supplement if needed)			Current Street Address (3 Years Residence Required, attach supplement if needed)		
City, State, Zip:		County:		City, State, Zip:	
County:				County:	
Mailing Address (if different from physical)		Home Phone	Cell Phone	Mailing Address (if different from physical)	
Home Phone		Cell Phone			
How long at present address? Yrs      Mo		<input type="checkbox"/> Homeowner * <input type="checkbox"/> Other <input type="checkbox"/> Renter <input type="checkbox"/> Parent		How long at present address? Yrs      Mo	
		Mo. Mrtg/Rent:			
				Mo. Mrtg/Rent:	
Name of Mortgage Holder or Landlord:		Telephone number:		Name of Mortgage Holder or Landlord:	
				Telephone number:	
*If homeowner, what do you intend to do with the existing home?			*If homeowner, what do you intend to do with the existing home?		
Previous address (if current address is less than 3 years)			Previous address (if current address is less than 3 years)		
City, State, Zip:		How long?		City, State, Zip:	
				How long?	
Name of Mortgage Holder or Landlord:			Name of Mortgage Holder or Landlord:		
Telephone number:			Telephone number:		
Name of nearest Relative NOT living with you:		Relationship:		Name of nearest Relative NOT living with you:	
		Phone:		Relationship:	
				Phone:	

**APPLICANT'S EMPLOYMENT HISTORY (Minimum Three Years, attach supplement if needed)**

1-Current Employer:	Position Held: Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Started:
City, State:	Supervisor Name and Telephone Number:	Email address:

What is your base pay rate excluding commission, bonuses, and overtime:

How are you paid? Hourly rate: \$\_\_\_\_\_ Weekly Salary :\$\_\_\_\_\_ BiWeekly Salary: \$\_\_\_\_\_ Monthly Salary: \$\_\_\_\_\_

Do you receive bonuses?\_\_\_\_\_ How often? \_\_\_\_\_ How much in bonuses over the last 12 months \$ \_\_\_\_\_

Do you receive commission? \_\_\_\_\_ How often? \_\_\_\_\_ How much in commission over the last 12 months \$ \_\_\_\_\_

Do you consistently receive overtime?\_\_\_\_\_ How often? \_\_\_\_\_ How much in overtime over the last 12 months \$ \_\_\_\_\_

2-Second or Previous Employer:	Position Held: Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Started:	Date Left:
City, State:	Supervisor Name and Telephone Number:	Income:	

3-Previous Employer:	Position Held: Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Started:	Date Left:
City, State:	Supervisor Name and Telephone Number:	Income:	

Please provide an explanation for any job gaps greater than 30 days.

**CO-APPLICANT'S EMPLOYMENT HISTORY (Minimum Three Years)**

1-Current Employer:	Position Held: Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Started:
City, State:	Supervisor Name and Telephone Number:	Email address:

What is your base pay rate excluding commission, bonuses, and overtime:

How are you paid? Hourly rate: \$\_\_\_\_\_ Weekly Salary :\$\_\_\_\_\_ BiWeekly Salary: \$\_\_\_\_\_ Monthly Salary: \$\_\_\_\_\_

Do you receive bonuses?\_\_\_\_\_ How often? \_\_\_\_\_ How much in bonuses over the last 12 months \$ \_\_\_\_\_

Do you receive commission? \_\_\_\_\_ How often? \_\_\_\_\_ How much in commission over the last 12 months \$ \_\_\_\_\_

Do you consistently receive overtime?\_\_\_\_\_ How often? \_\_\_\_\_ How much in overtime over the last 12 months \$ \_\_\_\_\_

2- Second or Previous Employer:	Position Held: Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Started:	Date Left:
City, State:	Supervisor Name and Telephone Number:	Income:	

3-Previous Employer:	Position Held: Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Started:	Date Left:
City, State:	Supervisor Name and Telephone Number:	Income:	

Please provide an explanation for any job gaps greater than 30 days.

**APPLICANT'S OTHER INCOME****CO-APPLICANT'S OTHER INCOME**

Income from SSI, retirement, disability, alimony, child support or separate maintenance agreement need not be disclosed if you do not wish to have it considered as a basis for undertaking or repaying this debt.

Child Support Monthly Amount	Ages of Children	Child Support Monthly Amount	Ages of Children
Alimony or Separate Maintenance	Duration	Alimony or Separate Maintenance	Duration
Other Source:	How Long: Monthly Amt:	Other Source:	How Long: Monthly Amt:

## ASSET AND CREDIT INFORMATION

Applicant Bank Name:	City, St:	Account type:	Balance: \$
Co-Applicant Bank Name:	City, St:	Account type:	Balance: \$
Retirement/401K with:	City, St:	Account type:	Balance: \$
Auto #1: Yr/Make	Value: \$	Lender:	Payment: \$ Balance: \$
Auto #2: Yr/Make	Value: \$	Lender:	Payment: \$ Balance: \$
Other Asset:	Value: \$	Lender:	Payment: \$ Balance: \$
Other Real Estate Owned	Value: \$	Lender:	Payment: \$ Balance: \$
Other Real Estate Owned	Value: \$	Lender:	Payment: \$ Balance: \$
Are you a co-maker or guarantor on a note?			
If Yes, for whom?		Creditor	Monthly Payment: \$

(A) APPLICANT - Debts / Obligations	(B) CO-APPLICANT - Debts / Obligations
Expiration Date	Expiration Date
Alimony/Maintenance: \$	Alimony/Maintenance: \$
Garnishment: \$	Garnishment: \$
List Ages of Children	List Ages of Children
Child Support: \$	Child Support:

## Other Extraordinary Recurring Expenses

List Items that have a significant impact to your budget	Estimated Monthly Amount
If you drive more than 20 miles each way to work every day, what is your monthly fuel and maintenance expense other than your car payment?	\$
Child Care Expense:	\$
Other:	\$
Other:	\$
List any Government Assistance Payments to you that help offset household expenses, such as WIC, TANF, or SNAP. You are not required to disclose these amounts if you do not wish to have them considered as a basis in analyzing your ability to undertake or repay this debt.	
	\$

## QUESTIONS

If the answer is "yes" to any of the questions (2-5), explain on attached sheet. Enter Y (yes) or N (no) for Borrower and/or Co-Borrower	Borrower	Co-Borrower
1. Are you a U.S. Citizen?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Are you a permanent resident alien?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Have you declared bankruptcy within the last 10 years? If yes, when did you file?	<input type="checkbox"/> Yes <input type="checkbox"/> No Date:	<input type="checkbox"/> Yes <input type="checkbox"/> No Date:
4. Have you had any judgments, repossessions, garnishments, or other legal proceedings filed against you in the past 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
5. Do you have any past due obligations to or insured by any agency of the Federal Government?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

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 the 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 discriminate neither on the basis of this information nor 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 or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure the disclosures satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)

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

**Additional Disclosures**

**California:** An applicant, if married, may apply for a separate account. It is illegal to discriminate in the provision of availability of financial assistance for the purpose of the purchase, construction, rehabilitation of any one to four unit family residences occupied by the owner and for the purpose of the house improvement of any one to four unit family residence by considering:

- 1. Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice; or
- 2. Race, color, religion, sex, marital status, national origin or ancestry.

It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance. If you have questions about your rights, or if you wish to file a complaint, contact the Lender or the California Department of Corporations at: 320 West 4th St, Ste 750, Los Angeles, CA 90013, or 1390 Market St, Ste 810 San Francisco, CA 94102

**New York and Vermont:** In connection with your application for credit, a consumer report may be requested in connection with such application. Upon request, you will be informed whether a consumer report was requested, and if such report was requested, informed of the name and address of the consumer reporting agency that furnished the report. If your application is granted, subsequent consumer reports may be requested or utilized in connection with any updates, renewal or extension of the credit for which application was made or for any other legitimate purpose associated with the account.

**Ohio:** The Ohio laws against discrimination requires that all creditors make credit equally available to all creditworthy customers and that credit reporting maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**Wisconsin:** No provision of a marital property agreement, a unilateral statement under Wisc. Stat. 766.59 or a court decree under Wisc. Stat. 766.70 adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement, or decree of has actual knowledge of the adverse provision when the obligation to the creditor is incurred.

**NON-APPLICANT SPOUSE WAIVER OF NOTICE:** I agree to waive notice of any extension of credit in connection with this application:

Non-apPLICANT Spouse: \_\_\_\_\_ Date \_\_\_\_\_

Additional disclosures may be required for the following states: Texas, New York, Ohio, Oregon.

These documents are separate from this application and must be submitted with the application for the lender to process your request.

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 the information contained in the 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 provision of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to the application (the "Loan") will be secured by a mortgage of deed of trust on the property described herein; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in the application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated herein; (6) any owner or servicer of the Loan may verify or re-verify any information contained in the application from any source named in the application, and Lender, its successors or assigns may retain the original and/or electronic record of the application, even if the Loan is not approved; (7) the Lenders 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 the application if any of the material facts that I have represented herein should change prior to the closing of the Loan; (8) in the event my payments on the Loan become delinquent, the owner or servicer of the Loan 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 credit 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, expressed or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of the 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 the application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of the application were delivered containing my original signature. I give permission to Lender to investigate my credit and employment history and authorize my employer, landlord, depository institution, and credit company to release information about me. I acknowledge that my dealer is neither a broker nor a credit grantor. This application may be considered withdrawn if I do not inquire about its status within 30 days of the date of this notice.

<b>Borrower Signature</b>	<b>Date</b>	<b>Co-Borrower Signature</b>	<b>Date</b>
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# MORTGAGE LOAN ORIGATION DISCLOSURE STATEMENT

Ohio Revised Code 1322.062

<http://codes.ohio.gov/>

<u>GREENLAWN MORTGAGE BROKERS</u>	<u>304527</u>	
Mortgage Broker's registered name	NMLS number	
<u>555 Greenlawn Ave Columbus OH 43223</u>		
Mortgage Broker's registered address		
<u>614-443-7421</u>	<u>614-443-4709</u>	<u>MB.801792.000</u>
Mortgage Broker's phone number	Mortgage Broker's fax number	Certificate of registration number

Mortgage Broker will provide the following services (check all that apply):

- ☒ Collect and verify your financial information    ☒ Process your loan file    ☐ Review your credit history  
☐ Counsel you on rates and terms    ☐ Other (specify) \_\_\_\_\_

Mortgage Broker's fee will be the following (check one):

- ☒ A fee of 0 % of the principal amount of the loan for a total of \$ 0.00.  
☐ A flat fee of \$ \_\_\_\_\_.  
☐ Lender or investor will pay the Mortgage Broker's fee of \$ \_\_\_\_\_. Lender may pay compensation to the Mortgage Broker. However, the Mortgage Broker may not receive fees from more than one of the above.

The Mortgage Broker fee above will be paid from the proceeds of the loan at the time of closing. This is not an exclusive agreement for mortgage brokerage services. If your loan does not close, you (check one) ☐ will ☐ will not be responsible for paying bona fide third party fees (e.g. appraisal or credit report). Bona fide third party fees are limited to the actual cost by Ohio Revised Code 1322.08.

☐ (check only if applicable) **You are applying for a loan that is more than 90% of your home's value. It will be hard for you to refinance this loan. If you sell your home, you might owe more money on the loan than you get from the sale.**

Applicant acknowledges receipt of this disclosure on:

_____	_____
Signature of applicant	Date to be filled in by applicant
_____	_____
Address of applicant	Signature of any co-applicant
_____	_____
Typed name of loan originator	Phone number
_____	Check one: <input type="checkbox"/> Original MLODS <input type="checkbox"/> Revised MLODS
Signature of loan originator	_____
	Loan originator Ohio license number and NMLS number





# MIKE DEWINE

★ OHIO ATTORNEY GENERAL ★

Consumer Protection Section  
Office 800-282-0515  
Fax 866-268-2279

30 E. Broad Street, 14<sup>th</sup> Floor  
Columbus, Ohio 43215  
[www.OhioAttorneyGeneral.gov](http://www.OhioAttorneyGeneral.gov)

## Ohio Homebuyers' Protection Act Informational Document

The Ohio Homebuyers' Protection Act gives the Ohio Attorney General enforcement authority over abusive lending practices committed on or after January 1, 2007 by loan officers, mortgage brokers or non-bank lenders. The Act prohibits these businesses from committing unfair, deceptive or unconscionable acts in connection with a residential mortgage loan, including:

- Entering into a mortgage knowing you had no reasonable probability of payment of the mortgage.
- Refinancing an existing mortgage loan when the new loan does not have a reasonable, tangible net benefit to you considering terms of both the new and refinanced loans, the cost of the new loan, and your circumstances.
- Taking advantage of an inability to reasonably protect your interests because of any known physical or mental infirmities or illiteracy you may have.
- Compensating, instructing, inducing, coercing, or intimidating an appraiser for the purpose of improperly influencing the appraiser's independent judgment with respect to the value of the house being appraised.
- Failing to provide you with loan disclosures required under state and federal law, or providing you with a loan disclosure that includes a material misrepresentation.
- Failing to disclose to you at the loan closing that you are not required to close the loan merely because you received prior estimates of closing costs or signed an application, and that you should not close a loan that contains different terms and conditions than promised.
- Financing any credit, life, disability, or unemployment insurance premiums, or any debt collection agreement as part of your loan unless the premiums are calculated and paid monthly.
- Charging you a late fee more than once with respect to a single late loan payment.
- Representing a sponsorship, approval, or affiliation that the broker or lender does not have.
- Representing that a loan has uses, benefits, or a price advantage that it does not have, or that the loan is available to you for a reason that does not exist.
- Recommending or encouraging that you default on an existing mortgage or revolving credit loan agreement.
- Attempting to enforce a prepayment penalty against you on a first mortgage when your loan amount is less than \$86,929 (for calendar year 2014), or \$88,410 (for calendar year 2015).

For more information visit **[www.OhioAttorneyGeneral.gov](http://www.OhioAttorneyGeneral.gov)** or call **800-282-0515**.



**MIKE DeWINE**

★ OHIO ATTORNEY GENERAL ★

Consumer Protection Section  
Office 800-282-0515  
Fax 866-268-2279

30 E. Broad Street, 14<sup>th</sup> Floor  
Columbus, Ohio 43215  
[www.OhioAttorneyGeneral.gov](http://www.OhioAttorneyGeneral.gov)

ENACTED

Appendix

109:4-3-29

**ADDENDUM A**

**Acknowledgment of Receipt of Home Mortgage Loan  
Informational Document**

Ohio Revised Code Section 1345.05(G)

Ohio Law requires that consumers applying for a mortgage loan receive the Home Mortgage Loan Informational Document and this Acknowledgement of Receipt from their loan officer, mortgage broker or non- bank mortgage lender. By signing this form you acknowledge that you have received the Informational Document (check one):

\_\_\_\_\_ at the time you applied for a mortgage loan if you applied in person; or,

\_\_\_\_\_ within five business days of your loan application if you did not apply in person (for example if you applied via the internet, facsimile or by telephone).

\_\_\_\_\_  
Date of Receipt

\_\_\_\_\_  
Loan Applicant #1

\_\_\_\_\_  
Date of Receipt

\_\_\_\_\_  
Loan Applicant #2

After signing this form, please keep the "customer copy" of the Acknowledgement of Receipt form and provide the original to the person or company that gave or sent you the Informational Document.

# Customer Signature Authorization

Date \_\_\_\_\_

**Privacy Act Notice:** This information is to be used by the agency collecting it or its assignees.  
It will not be disclosed outside the agency except as required and permitted by  
law. You do not have to provide this information.

## Part I General Information

Borrower \_\_\_\_\_ S.S. \_\_\_\_\_

Co-Borrower \_\_\_\_\_ S.S. \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

## Lender General Information

**Greenlawn Companies, Inc. 555 Greenlawn Ave. Columbus, Ohio 43224**

dba Greenlawn Mortgage Brokers 575 Greenlawn Ave. Columbus, Ohio 43223

dba Greenlawn RV Center, The Great American Home Center

**Main Phone 614-443-7421 Fax 614-443-4709**

## Part II Authorization

**The Undersigned certify the following:**

I/We authorize you to provide to Greenlawn Companies and/or one of its affiliates, and to any investor to whom Greenlawn Companies and/or one of its affiliates, any and all information and documentation that they request in regards to my mortgage loan, and/or payoff information.

A copy of this authorization may be accepted as an original.

Sign: x \_\_\_\_\_ DOB: \_\_\_\_\_

Print Name: \_\_\_\_\_

SSN: \_\_\_\_\_

Sign: x \_\_\_\_\_ DOB: \_\_\_\_\_

Print Name: \_\_\_\_\_

SSN: \_\_\_\_\_

# MORTGAGE LOAN ORIGATION DISCLOSURE STATEMENT ADDENDUM

Revised Code 1322.062(D)

Nature of Relationship: In connection with this residential mortgage loan, you, the borrower(s), has/have requested assistance from \_\_\_\_\_ (company name) in arranging credit. **We do not distribute all products in the marketplace and cannot guarantee the lowest rate.**

Termination: This agreement will continue until one of the following events occur:

1. The loan closes.
2. The request is denied.
3. The borrower withdraws the request.
4. The borrower decides to use another source for origination.
5. The borrower is provided a revised good faith estimate statement.

**NOTICE TO BORROWER(S):** Signing this document does NOT obligate you to obtain a residential mortgage loan through this mortgage originator nor is this a loan commitment or an approval; nor is your interest rate locked at this time unless otherwise disclosed on a separate Rate Lock Disclosure Form. **Do not sign this document until you have read and understood the information in it.** You will receive a redisclosure of any increase in interest rate or if the total sum of disclosed settlement/closing costs increases by 10% or more of the original estimate. Should any such increase occur, mandatory redisclosure must occur prior to the settlement or close of escrow.

**Signing this Addendum is an acknowledgment by you, the Borrower, of your receipt of the Good Faith Estimate and this Mortgage Loan Origination Disclosure Statement addendum.**

\_\_\_\_\_  
Signature of Borrower (Date)

\_\_\_\_\_  
Signature of Co-borrower (Date)

\_\_\_\_\_  
Signature of Licensed Loan Originator

\_\_\_\_\_  
Loan Originator License Number



# Addendum to the 21<sup>st</sup> Mortgage Credit Application Communications Disclosure Form

- **Must be completed & submitted with ALL Credit Applications**
- **Effective: 1/15/2016**

This credit application will be submitted to 21st Mortgage (the "Lender") for review. The Lender's designated representative (or a person under their supervision, as appropriate) may communicate its status or address other questions you may have about your application or the loan process. The retailer/realtor from whom you may purchase a home and its sales consultants may assist you with matters associated with the sales transaction – for example, the type of home to purchase, options, site improvements, sales features that may impact your financing options, etc.

During the sales process, if there are questions that may impact the financing of your purchase, your sales consultants may conference or connect you with the appropriate representative(s) of the Lender for your convenience.

Following the receipt of your credit application, a representative from the Lender (or a person under their supervision, as appropriate) may contact you to discuss your application. Should you have any questions about this application, please contact the Lender at **(800) 955-0021**.

*\*Below is a list of 21<sup>st</sup> Mortgage Loan Originators*

NAME	Ext	NMLS #	TN LIC#	NAME	Ext	NMLS #	TN LIC#	NAME	Ext	NMLS #	TN LIC#
21 <sup>st</sup> Mortgage Corp.	n/a	2280	109340	Doolan, Ryan	1394	64626	107591	Mullis, Ken	1235	1311852	125553
Archer, Kerri	1827	832728		Fabian, Matt	1431	202243	110128	Mulryan, Karen	1129	1087868	
Bell, Kenneth (Chris)	1926	1237278		Fields, Kevin	1779	345474	111579	Nassios, George	1040	202260	
Bradley, Cassandra	1544	282742	112019	Goodman, Kevin	1816	493671		Roach, Tim	1664	202271	
Brown, Sarah	1131	1326024		Housewright, Chassidy	2101	202247		Siggers, Jonathan	1636	201918	109759
Bryant, Jacob	1117	1427863		Johnson, Nicole (Nicki)	1213	1152412	124960	Stewart, Christopher (Ryne)	1136	1209308	
Campbell, Thomas (Tee)	1399	872289		Kirkland, Mike	1207	78839		Sullivan, Scott	1121	1004036	115868
Carter, Wes	1148	1367458	125366	Kittle, Chris	1095	202249	110775	Taylor, Chris	1130	1305372	
Carter, Tim	2110	202256	111261	Lambert, Teresa	1209	1402336		Taylor, Scott	2115	392022	
Casper, Eileen	1106	1200479	121271	MacGuire, John	2001	393419	113642	Utley, Barrett	1123	1264594	124533
Clark, Rob	2100	202264		Mackie, Carla	1150	1305368		Waller, Jenny	1654	850485	124900
Connard, Joe	1030	160546	111590	McGroom, Joe	1133	1187463	120284	Webber, Jeff	1029	16262	110064
Corwin, Chris	1203	94486		McMahan, Adam	1047	16516	107490	Williams, Joy	1200	16307	
Cox, Trevor	1210	1308905		McMahan, Steven	1251	1226283		Williams, Lisa	1135	1209113	
Cozzolino, Jonathan	1227	979264	114603	Mills, Sterling	1272	1369103		Winingar, Mark	1501	201915	
Davis, Paul	2106	202244		Milton, Karen	2196	880895		Woody, Leigh	1127	1133367	
Donahoo, Shane	1134	1305366		Morales, Yamilla	2138	202266	108024	Young, Granville	1006	202250	110311

By signing below, you acknowledge that you have read and understood the details provided, and also consent to the Lender sharing its credit decision and other necessary personal financial information from this credit application with your retailer/realtor for the purpose of facilitating your sales transaction and other purposes. You also acknowledge that you have personally completed the information on the application and that the information is complete and accurate.

**By signing this, I authorize 21st Mortgage to send me updates on the status of my application to the email address I have provided on the credit application and to 21st Mortgage personnel. If I have not provided an e-mail address, I authorize you to send me updates on the status of my application to the retail location via fax or e-mail.**

**Please sign below and retain a copy for your records**

X  
\_\_\_\_\_  
Applicant Signature (Date)

X  
\_\_\_\_\_  
Applicant Signature (Date)

X  
\_\_\_\_\_  
Print Dealership Name & Dealer #

X  
\_\_\_\_\_  
Applicant Signature (Date)

X  
\_\_\_\_\_  
Applicant Signature (Date)

X  
\_\_\_\_\_  
Sales Person (Date)

**This form is a part of the 21st Mortgage credit application and must accompany the credit application and must be completed in order for the credit application to be accepted. Revised : 12-16-2015**



## Addendum to Triad Financial Services, Inc. Credit Application

Thank you for choosing Triad Financial Services, Inc. to process your credit application for your manufactured home loan.

Your credit application will be submitted to Triad for review and assigned to a licensed Mortgage Loan Originator that handles applications in your state. The Mortgage Loan Originator (or a person under their supervision, as appropriate) may contact you to discuss your application.

The company from whom you may purchase a manufactured home and its sales consultants may assist you with matters associated with the sales transaction – for example, the type of home to purchase, options, site improvements, sales features that may impact your financing options, etc.

If you have any questions about your credit application, please contact one of Triad's licensed Mortgage Loan Originators listed below:

Mortgage Loan Originator	NMLS #	MLOs Licensed in the Following States	Phone Number
Triad Financial Services, Inc.	18304	--	1.800.522.2013
Philip Acosta	232642	AZ, CA, NM, OR, WA	1.866.321.3153
Susan Adamson	200985	IA, IN, KY, MO, ND, NY, OH, SD, VA, WI, WV	1.888.936.1179
Tionna Alexander	1172706	AL, IA, IN, KS, KY, MD, MI, ND, OH, PA, SD, TN, UT, VA, WI, WY	1.888.936.1179
Kevin Archer	268471	OH, PA, NY	1.937.205.2011
Gina Baker	827627	TX	1.832.236.6068
Kevin Barker	399071	IN, MI	1.888.936.1179
Erik Burriss	199472	AL, AR, FL, IA, ID, IL, KS, KY, MD, MI, MN, MT, NC, NE, NJ, NM, NY, OH, OK, PA, SC, SD, TN, VA, VT, WI, WV, WY	1.888.936.1179
Sylvia Campbell	1277115	TX	1.800.522.2013
Thomas Donahue	371359	AL, FL, GA, LA, NC, OK, SC, TN, TX	1.800.522.2013
Thomas "Anthony" Glass	200039	FL	1.800.522.2013
Tamara "Tammy" Grzelak	1237952	AL, IA, IN, KY, MT, ND, OH, PA, SD, WI, WY	1.888.936.1179
Dena Hogge	196038	AR, CO, GA, LA, MS, OK, SC, TN	1.800.522.2013
Samuel Huffman	429927	AL, LA, MS	1.205.492.9888
Zachary Meier	199427	AR, AZ, CO, FL, GA, IL, IN, KY, MI, MN, MO, NE, NM, NY, OH, OK, PA, SC, TN, TX, UT, VA, WV, WY	1.888.936.1179
Gina Miller	1277689	AL, GA	1.800.522.2013
Linda Pearson	92519	AL, AR, AZ, FL, GA, LA, MS, NC, NM, OK, TN, TX	1.800.522.2013
Cody Ring	260119	AL, AR, CO, FL, GA, IL, IN, KS, KY, LA, MS, NC, NM, OH, OK, SC, TN, TX, WV	1.800.522.2013
Neil Roszkowski	425183	CA, OR, WA	1.866.321.3153
Scott Seely	390955	MN, SD, WY	1.888.936.1179
Michael Tolbert	201558	AZ, CA, NM, OR, WA	1.866.321.3153
Brady Way	264868	KS, MO	1.913.620.8131
David Williams	364000	AZ, CA, NM, OR, WA	1.866.321.3153
Velma Williams	201432	DE, ID, IL, KS, KY, MI, MO, MT, ND, NE, NJ, NY, PA, WV, WY	1.888.936.1179
Margaret York	1001147	AL, FL, GA, LA, NC, OK, TX, UT	1.800.522.2013

Additional information on Triad Financial Services, Inc.'s company, branches, and individual Mortgage Loan Originator licenses can be obtained by visiting [www.nmls.consumeraccess.org](http://www.nmls.consumeraccess.org).

By signing below, you acknowledge that you have read and understood the details provided, and also consent to Triad sharing its credit decision and other necessary information for the purpose of facilitating your manufactured home purchase. You also acknowledge that you have personally completed the information on the credit application and that the information is complete and accurate. Please sign below and retain a copy for your records.

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

**This addendum is a part of Triad Financial Services, Inc.'s credit application and must accompany the credit application in order for it to be accepted. Effective 1-1-2014.**

*For Your Customer. For You.*

125 Mooney Drive, Ste 1  
Bourbonnais, IL 60914



*For More Than 50 Years.*

1.888.936.1179  
1.888.936.1290 (fax)

Revised 1/7/2016

**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](http://IRS.gov) and click on “Get a Tax Transcript...” under “Tools” 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.	

FRAUDTECHNOLOGY.....FRAUD999....3500 FAIRLANE FARMS RD #2, WELLINGTON, FL 33414

**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 tax 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	<b>Transcript requested.</b> 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	<b>Return Transcript</b> , 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 1120-A, Form 1120-H, Form 1120-L, 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			<input type="checkbox"/>
b	<b>Account Transcript</b> , 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 10 business days			<input type="checkbox"/>
c	<b>Record of Account</b> , 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 10 business days			<input type="checkbox"/>
7	<b>Verification of Nonfiling</b> , which is proof from the IRS that you <b>did not</b> 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			<input type="checkbox"/>
8	<b>Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.</b> 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 2011, filed in 2012, will likely not be available from the IRS until 2013. 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 10 business days			<input type="checkbox"/>
<b>Caution:</b> 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	<b>Year or period requested.</b> 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.			
	/	/	/	/

**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, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, 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.

Sign Here	<input type="checkbox"/>	Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T. See instructions.		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.

## Future Developments

For the latest information about Form 4506-T and its instructions, go to [www.irs.gov/form4506t](http://www.irs.gov/form4506t). 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.

**Automated transcript request.** You can quickly request transcripts by using our automated self-help service tools. Please visit us at [IRS.gov](http://IRS.gov) and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946.

**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.

## 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:

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	Internal Revenue Service 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
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	Internal Revenue Service 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:

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, 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	Internal Revenue Service 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
	Internal Revenue Service 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) 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 addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address. For a business address, file Form 8822-B, Change of Address or Responsible Party — Business.

**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.



**CAUTION** You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed and returned to you if the box is unchecked.

**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. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-T but must provide documentation to support the requester's right to receive the information.

**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.

**Note:** If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

**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.

**Signature by a representative.** A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

### 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 Forms and Publications Division  
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.