

**MORTGAGE LOAN APPLICANT**  
INFORMATION NEEDED TO PROCESS YOUR LOAN

The information in this checklist will help you gather and organize records that you will need in completing your loan application. By gathering this information prior to meeting with your loan officer, the application process will move forward easier and may speed up the approval process.

[Please "Click Here"](#) for a link to the US Department of Housing and Urban Development's Buying Your Home: Settlement Costs and Helpful Information. This is an information packet we give to individuals who pick-up this packet in person. It contains a lot of helpful information especially if you are a first time home buyer.

**NOTE: ITEMS 1-5 MUST BE PROVIDED WITH THE COMPLETED APPLICATION  
BEFORE PROCESSING CAN BEGIN.**

- \_\_\_\_\_ 1) Address of Property to be Financed and Legal Description
- \_\_\_\_\_ 2) Last 2 years of W-2's. (Self-employed applicants must provide 3 years of  
Income Tax Returns & Current Profit/Loss Statement.)
- \_\_\_\_\_ 3) One Month's Paystubs for Each Borrower
- \_\_\_\_\_ 4) Copy of Driver's License/State ID for All Applicants
- \_\_\_\_\_ 5) Name, Address, Account Number and Balance of All Debt
- \_\_\_\_\_ 6) Old Title and Survey Papers
- \_\_\_\_\_ 7) Annual Homeowner's Insurance and Property Taxes
- \_\_\_\_\_ 8) Three Months of Bank Statements on All Deposit Accounts
- \_\_\_\_\_ 9) If applying for a Construction Loan, please bring in the following items in  
addition to the requested information above:  
Blueprints, Spec Sheet, Builder Contract, Copy of Deed (for land owned)
- \_\_\_\_\_ 10) Water Test and Septic Inspection

**IF APPLICABLE:**

- Copy of Discharge Papers for a Prior Bankruptcy
- Copies of all Leases for Rental Income
- Copy of Purchase Agreement for a New Home Purchase
- Copy of Land Contract if Currently Purchasing the Land on Contract
- Copy of Last Statement of Holdings for Stocks and Bonds purchased
- Copy of Divorce Decree if Child Support/Alimony is Paid or Received

If you cannot gather items 6 - 10 listed above, please bring in what information you have. We will start processing your loan and you may deliver any missing item at a later date.

**Nationwide Mortgage Licensing System & Registry IDs  
Owen County State Bank (518354)**

Boruff, Jill D. (950373)	Burks, Janet L. (527747)
Conner, Danielle M. (527732)	Hoy, Julie A. (527734)
Seymour, Dennis N. (527735)	Sprinkle, Patricia D. (527736)
Stewart, Melanee G. (893539)	

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**THE CHOICE IS EASY ...**



Home Office: 201 W. Morgan St., PO Box 151, Spencer, Indiana 47460  
Telephone: (812) 829-4811 Toll-Free: (888) 275-6272 Facsimile: (812) 829-3295  
Bloomington: (812) 935-4811 Gosport: (812) 879-4218 Coal City: (812) 859-4532  
Website: <http://www.ocsbank.com> email: [webmaster@ocsbank.com](mailto:webmaster@ocsbank.com)

# BORROWER'S SIGNATURE AUTHORIZATION

Borrower(s) Name and Address	Lender Name and Address
Subject Property Address	Lender Contact
	Lender Phone No.
Loan Number	Date

## Borrower Authorization

I hereby authorize the Lender to verify my past and present employment earnings records, bank accounts, stock holdings and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender obtains is only to be used in the processing of my application for a mortgage loan.

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower

\_\_\_\_\_  
Date

- ☐ The Borrower and/or Co-Borrower have applied for a HUD/FHA loan. The following "NOTICE TO BORROWERS" is required for HUD/FHA loan applications using the blanket authorization form.

*NOTICE TO BORROWERS: This is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.*

## FEDERAL CREDIT APPLICATION INSURANCE DISCLOSURE

I have applied for an extension of credit with you. You are soliciting, offering, or selling me an insurance product or annuity in connection with this extension of credit. **FEDERAL LAW PROHIBITS YOU FROM CONDITIONING THE EXTENSION OF CREDIT ON EITHER:**

1. My purchase of an insurance product or annuity from you or from any of your affiliates; or
2. My agreement not to obtain, or a prohibition on me from obtaining, an insurance product or annuity from an unaffiliated entity.

By signing, I acknowledge that I have received a copy of this form on today's date. Unless this disclosure is provided electronically or I have applied for credit by mail, I also acknowledge that you have provided this disclosure to me orally.

.....  
Consumer Date

.....  
Consumer Date

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when [ ] the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or [ ] the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower				Co-Borrower			
I. TYPE OF MORTGAGE AND TERMS OF LOAN							
Mortgage Applied for: [ ] VA [ ] Conventional [ ] Other (explain): [ ] FHA [ ] USDA/Rural Housing Service				Agency Case Number		Lender Case Number	
Amount \$		Interest Rate %	No. of Months	Amortization Type: [ ] Fixed Rate [ ] GPM [ ] Other (explain): [ ] ARM (type):			
II. PROPERTY INFORMATION AND PURPOSE OF LOAN							
Subject Property Address (street, city, state & ZIP)						No. of Units	
Legal Description of Subject Property (attach description if necessary)						Year Built	
Purpose of Loan [ ] Purchase [ ] Refinance [ ] Construction [ ] Construction-Permanent [ ] Other (explain):				Property will be: [ ] Primary Residence [ ] Secondary Residence [ ] Investment			
Complete this line if construction or construction-permanent loan.							
Year Lot Acquired	Original Cost		Amount Existing Liens		(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)
	\$		\$		\$	\$	\$
Complete this line if this is a refinance loan.							
Year Acquired	Original Cost		Amount Existing Liens		Purpose of Refinance		Describe Improvements [ ] made [ ] to be made
	\$		\$				Cost: \$
Title will be held in what Name(s)				Manner in which Title will be held		Estate will be held in: [ ] Fee Simple [ ] Leasehold (show expiration date)	
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)							
III. BORROWER INFORMATION							
Borrower				Co-Borrower			
Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)			
Social Security Number		Home Phone (incl. area code)		DOB (mm/dd/yyyy)		Yrs. School	
[ ] Married [ ] Unmarried (include single, divorced, widowed) [ ] Separated		Dependents (not listed by Co-Borrower) no. ages		[ ] Married [ ] Unmarried (include single, divorced, widowed) [ ] Separated		Dependents (not listed by Borrower) no. ages	
Present Address (street, city, state, ZIP) [ ] Own [ ] Rent _____ No. Yrs.				Present Address (street, city, state, ZIP) [ ] Own [ ] Rent _____ No. Yrs.			
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			
If residing at present address for less than two years, complete the following:							
Former Address (street, city, state, ZIP) [ ] Own [ ] Rent _____ No. Yrs.				Former Address (street, city, state, ZIP) [ ] Own [ ] Rent _____ No. Yrs.			
IV. EMPLOYMENT INFORMATION							
Borrower				Co-Borrower			
Name & Address of Employer [ ] Self Employed		Yrs. on this job		Name & Address of Employer [ ] Self Employed		Yrs. on this job	
		Yrs. employed in this line of work/profession				Yrs. employed in this line of work/profession	
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)	
If employed in current position for less than two years or if currently employed in more than one position, complete the following:							
Name & Address of Employer [ ] Self Employed		Dates (from - to)		Name & Address of Employer [ ] Self Employed		Dates (from - to)	
		Monthly Income \$				Monthly Income \$	
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)	
Name & Address of Employer [ ] Self Employed		Dates (from - to)		Name & Address of Employer [ ] Self Employed		Dates (from - to)	
		Monthly Income \$				Monthly Income \$	
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)	

Initials: \_\_\_\_\_

## V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$	\$	\$	Rent	\$	
Overtime				First Mortgage (P&I)		\$
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
<b>Total</b>	\$	\$	\$	<b>Total</b>	\$	\$

\* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

B/C	Describe Other Income	Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.	Monthly Amount
			\$

## VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed ☐ Jointly ☐ Not Jointly

ASSETS		Cash or Market Value		Liabilities and Pledged Assets. List the creditor's name, address, and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.			
Description				LIABILITIES		Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:		\$		Name and address of Company		\$ Payment/Months	\$
List checking and savings accounts below				Acct. no.			
Name and address of Bank, S&L, or Credit Union				Name and address of Company		\$ Payment/Months	\$
Acct. no.		\$		Acct. no.			
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Acct. no.		\$		Acct. no.			
Name and address of Bank, S&L, or Credit Union				Name and address of Company		\$ Payment/Months	\$
Acct. no.		\$		Acct. no.			
Name and address of Bank, S&L, or Credit Union				Name and address of Company		\$ Payment/Months	\$
Acct. no.		\$		Acct. no.			
Name and address of Bank, S&L, or Credit Union				Name and address of Company		\$ Payment/Months	\$
Acct. no.		\$		Acct. no.			
Name and address of Bank, S&L, or Credit Union				Name and address of Company		\$ Payment/Months	\$
Acct. no.		\$		Acct. no.			
Name and address of Bank, S&L, or Credit Union				Name and address of Company		\$ Payment/Months	\$
Acct. no.		\$		Acct. no.			
Name and address of Bank, S&L, or Credit Union				Name and address of Company		\$ Payment/Months	\$
Acct. no.		\$		Acct. no.			
Name and address of Bank, S&L, or Credit Union				Name and address of Company		\$ Payment/Months	\$
Acct. no.		\$		Acct. no.			
Name and address of Bank, S&L, or Credit Union				Name and address of Company		\$ Payment/Months	\$
Acct. no.		\$		Acct. no.			
Name and address of Bank, S&L, or Credit Union				Name and address of Company		\$ Payment/Months	\$
Acct. no.		\$		Acct. no.			
Name and address of Bank, S&L, or Credit Union				Name and address of Company		\$ Payment/Months	\$
Acct. no.		\$		Acct. no.			
Name and address of Bank, S&L, or Credit Union				Name and address of Company		\$ Payment/Months	\$
Acct. no.		\$		Acct. no.			
Name and address of Bank, S&L, or Credit Union				Name and address of Company		\$ Payment/Months	\$
Acct. no.		\$		Acct. no.			
Name and address of Bank, S&L, or Credit Union				Name and address of Company		\$ Payment/Months	\$
Acct. no.		\$		Acct. no.			
Name and address of Bank, S&L, or Credit Union				Name and address of Company		\$ Payment/Months	\$
Acct. no.		\$		Acct. no.			
Name and address of Bank, S&L, or Credit Union				Name and address of Company		\$ Payment/Months	\$
Acct. no.		\$		Acct. no.			
Name and address of Bank, S&L, or Credit Union				Name and address of Company		\$ Payment/Months	\$
Acct. no.		\$		Acct. no.			
Name and address of Bank, S&L, or Credit Union				Name and address of Company		\$ Payment/Months	\$
Acct. no.		\$		Acct. no.			
Name and address of Bank, S&L, or Credit Union				Name and address of Company		\$ Payment/Months	\$
Acct. no.		\$		Acct. no.			
Name and address of Bank, S&L, or Credit Union				Name and address of Company		\$ Payment/Months	\$

Initials:

VI. ASSETS AND LIABILITIES (cont'd)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)		Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
			\$	\$	\$	\$	\$	\$
		Totals	\$	\$	\$	\$	\$	\$

Alternate Name	Creditor Name	Account Number

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS					
a. Purchase price	\$	<b>If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.</b>		<b>Borrower</b>		<b>Co-Borrower</b>	
b. Alterations, improvements, repairs				<b>Yes</b>	<b>No</b>	<b>Yes</b>	<b>No</b>
c. Land (if acquired separately)				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee				e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)			
h. Discount (if Borrower will pay)							
i. Total costs (add items a through h)							
j. Subordinate financing							
k. Borrower's closing costs paid by Seller							
l. Other Credits (explain)		f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		g. Are you obligated to pay alimony, child support, or separate maintenance? h. Is any part of the down payment borrowed? i. Are you a co-maker or endorser on a note? j. Are you a U.S. citizen? k. Are you a permanent resident alien?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)		<b>l. Do you intend to occupy the property as your primary residence?</b> If "Yes," complete question m below.		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed				m. Have you had an ownership interest in a property in the last three years? (1) What type of property did you own - - principal residence (PR), second home (SH), or investment property (IP)? (2) How did you hold title to the home - - solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?			
o. Loan amount (add m & n)							
p. Cash from/to Borrower (subtract j, k, l & o from i)							

IX. ACKNOWLEDGEMENT AND AGREEMENT

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 this information contained in this 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 provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender 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 this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns 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 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, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this 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 this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

**Acknowledgement.** Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

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 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 not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

<b>BORROWER</b>	<input type="checkbox"/> I do not wish to furnish this information.	<b>CO-BORROWER</b>	<input type="checkbox"/> I do not wish 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 Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	<b>Race:</b>	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
<b>Sex:</b>	<input type="checkbox"/> Female <input type="checkbox"/> Male	<b>Sex:</b>	<input type="checkbox"/> Female <input type="checkbox"/> Male

**To be Completed by Loan Originator:**

This information was provided: ☐ In a face-to-face interview ☐ By the applicant and submitted by fax or mail ☐ In a telephone interview ☐ By the applicant and submitted via e-mail or the Internet

<b>Loan Originator's Signature</b>	<b>Date</b>	
X		
<b>Loan Originator's Name (print or type)</b>	<b>Loan Originator Identifier</b>	<b>Loan Originator's Phone Number (including area code)</b>
<b>Loan Origination Company's Name</b>	<b>Loan Origination Company Identifier</b>	<b>Loan Origination Company's Address</b>

CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION			
Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark <b>B</b> for Borrower or <b>C</b> for Co-Borrower.	Borrower:		Agency Case Number:
	Co-Borrower:		Lender Case Number:

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature:	Date	Co-Borrower's Signature:	Date
<b>X</b>		<b>X</b>	

Initials: \_\_\_\_\_

## 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](http://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.

<b>1a</b> Name shown on tax return. If a joint return, enter the name shown first.	<b>1b</b> First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
<b>2a</b> If a joint return, enter spouse's name shown on tax return.	<b>2b</b> Second social security number or individual taxpayer identification number if joint tax return
<b>3</b> Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)	
<b>4</b> Previous address shown on the last return filed if different from line 3 (see instructions)	
<b>5</b> 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.

<b>Sign Here</b>	Signature (see instructions)	Date	Phone number of taxpayer on line 1a or 2a
	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](http://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	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	RAIVS Team Stop 6705 P-6 Kansas City, MO 64999
	512-460-2272
	559-456-5876
	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	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250
	801-620-6922
	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.



# NOTICE TO BORROWER/ PROSPECTIVE BORROWER

(form HPU-01)

Office of the Indiana Attorney General  
Homeowner Protection Unit

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## **Right to Inspect HUD-1 or HUD-1A Settlement Statement:**

A borrower in a real estate transaction, which includes the making, refinancing, or consolidation of a mortgage loan, has the right to inspect the HUD-1 or HUD-1A Settlement Statement during the business day immediately preceding settlement, as provided by the federal Real Estate Settlement Procedures Act (12 U.S.C. 2601 *et seq.*), as amended.



## **Indiana Code § 24-5-23.5-7:**

A person shall not corrupt or improperly influence, or attempt to corrupt or improperly influence:

- (1) the independent judgment of a real estate appraiser with respect to the value of the real estate that is the subject of a real estate transaction; or
  - (2) the development, reporting, result, or review of an appraisal prepared in connection with a real estate transaction;
- through bribery, coercion, extortion, intimidation, collusion, or any other manner.

*As added by P.L. 52-2009, SEC.2.*



## **Suspected Violation of Indiana Code § 24-5-23.5-7 or other Fraudulent Real Estate Transactions:**

If you, the borrower or prospective borrower, suspect a violation of Indiana Code 24-5-23.5-7, or any other suspected fraudulent residential real estate transactions, you may contact the Homeowner Protection Unit of the Office of the Indiana Attorney General.



## **Contact Information:**

### **Homeowner Protection Unit**

Toll Free: 1-800-382-5516

Electronically: [HPU@atg.in.gov](mailto:HPU@atg.in.gov)

## Provider List

### TITLE & ABSTRACT COMPANIES

**Bankers' Abstract & Title**

22 N. Washington Street  
Worthington, IN 47471  
Tel: 812-875-3451  
Fax: 812-875-3999

**John J. Fuhs**

59 E. Franklin St.  
Spencer, IN 47460  
Tel: 812-829-4848  
Fax: 812-829-1537

**Greene County Abstract Company**

P O Box 227  
16 S. Franklin, Street  
Bloomfield, IN 47424  
Tel: 812-384-8498  
Fax: 812-384-4487

**Languell Abstract**

1 N. Main St.  
Spencer, IN 47460  
Tel: 812-829-4520  
Fax: 812-829-3038

**Herbert Kilmer**

406 West Kirkwood  
PO Box 1747  
Bloomington, IN 47402  
Tel: 812-824-6914

**Title Plus**

Morrie Erickson  
810 Auto Mall Rd.  
Bloomington, IN 47401  
Tel: 812-336-3852  
Fax: 812-336-6980  
[www.titleplus.com](http://www.titleplus.com)

**Home Title Service**

205 S. Walnut St, Suite 3  
PO Box 279  
Bloomington, IN 47404  
Tel: 812-332-5180  
Fax: 812-332-4873

**Hoosier Land Titles, Inc.**

239 N. Jefferson St.  
Martinsville, IN 46151  
Tel: 765-349-6000  
Fax: 765-349-6313

**John Bethel Title**

PO Box 2028  
Bloomington, IN 47402  
Tel: 812-339-8434  
Fax: 812-333-5063

Rev. 04/26/2013

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### THE CHOICE IS EASY . . .

Home Office: 201 W. Morgan St., PO Box 151, Spencer, Indiana 47460  
Telephone: (812) 829-4811 Toll-Free: (888) 275-6272 Facsimile: (812) 829-3295  
Bloomington: (812) 935-4811 Gosport: (812) 879-4218  
Website: <http://www.ocsbank.com> email: [webmaster@ocsbank.com](mailto:webmaster@ocsbank.com)

## FACTS

### WHAT DOES DO WITH YOUR PERSONAL INFORMATION?

#### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

#### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and
- and
- and

When you are *no longer* our customer, we continue to share your information as described in this notice.

#### How?

All financial companies need to share personal information to run their everyday business. In the section below, we list the reasons financial companies can share their personal information; the reasons chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		
<b>For our marketing purposes—</b> to offer our products and services to you		
<b>For joint marketing with other financial companies</b>		
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences		
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness		
<b>For nonaffiliates to market to you</b>		

#### Questions?

Call

## Who we are

Who is providing this notice?

## What we do

How does  
protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does  
collect my personal information?

We collect your personal information, for example, when you

- or
- or
- 

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

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**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

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**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

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