

PaymentProcessing: P.O. B62182, Baltimore, MD 21264-2182
Notices of Error or Information Requests: M&T Bank, P.O. Box 62986, Baltimore, MD 21264
Mortgage account information: 1 800 724 1633, just a click away at mtb.com.



Current Borrower Assets

Exclude retirement funds such as a 401(k) or Individual Retirement Account (IRA) and college savings accounts such as a 529 plan.

Checking account(s) and cash on hand	\$
Savings, money market funds, and Certificates of Deposit (CDs)	\$
Stocks and bonds (non-retirement accounts)	\$
Other:	\$

Title

Are you or the co-borrower known by any other name?

† Yes † No

If yes, what other names are you or the co-borrower known by?

Transfer of Property:

Have you transferred the property (or any interest therein)

Hardship

Thehardship

Borrower Income

If there has been a change in your monthly income due to your stated hardship, input both the amount before and after the date of hardship to show the change. If your monthly income was not affected by the hardship, or there has been no change, mark N/A in the 'Before Date of Hardship' field.

INCOME TYPE	Before Date of Hardship	Current Income (After Date of Hardship)	REQUIRED DOCUMENTATION If you have listed an amount for a certain type of income you must provide us with the below corresponding documentation.
Borrower – Gross (pretax) wages, salaries and overtime pay, commissions, tips, and bonuses	\$	\$	f You must provide us with the most recent pay stubs

**INCOME TYPE
CONTINUED**

Before
Date of
Hardship

Current
Income
(After Date
Of Hardship)

REQUIRED INCOME DOCUMENTATION

If you have listed an amount for a certain type of income you must provide us with the below corresponding documentation.

***Child Support:**

List the names and dates of birth for all children for which child support is being received:

\$

\$

f *You do not have to provide Alimony, Child Support, or Separate Maintenance *f*

Name: _____

D.O.B: _____

Name: _____

D.O.B: _____

Name: _____

D.O.B: _____

Name: _____

D.O.B: _____

Name: _____

D.O.B: _____

Borrower Expenses

If there has been a change in your monthly expenses due to your stated hardship, input both the amount before and after the date of hardship to show the change. If the monthly expense was not affected by the hardship, or there has been no change, mark N/A in the 'Before Date of Hardship' field.

EXPENSE TYPE	Before Date of Hardship	Current Expenses (After
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Is your credit report locked or frozen? † No † Yes- If yes, who are the borrower(s)

Authorization to release information: You may use the following authorization, at any time, to obtain any information you need in connection with my/our request.

To Whom It May Concern:

1. M&T Bank (“M&T”), any investor that makes or purchases my loan, and the mortgage insurer of my loan (if any), may verify information contained in my application and in other documents required in connection with my loan, either before or after my loan is closed.
2. I authorize you to provide to M&T and to any investor, to the mortgage insurer of my loan (if any), and to the servicer of my loan, any and all information and documentation that they request. Such information includes but is not limited to:
...
...

i. First name

ii. Middle initial

iii. Last name

2a. Spouse's current name (if joint return and transcripts are requested for both taxpayers)		
i. Spouse's first name	ii. Middle initial	iii. Spouse's last name
2b. Spouse's taxpayer identification number (if joint return and transcripts are requested for both taxpayers)		
2c		

Instructions for Form 4506-C, IVES Request for Transcript of Tax Return

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

Future Developments

For the latest information about Form 4506-C and its instructions, go to www.irs.gov and search IVES. Information about any recent developments affecting Form 4506-C (such as legislation enacted after we released it) will be posted on that page.

What's New. Form 4506-C includes the Client company requesting transcripts and increased the number of Wage and Income transcripts requests.

General Instructions

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

Loan Number: _____

Check one: Business All year Seasonal If seasonal enter the number of month's _____

For the Period: _____ through _____ Date of business formation: _____
MM/DD/YYYY MM/DD/YYYY MM/DD/YYYY

Name(s) of Business Owner(s): _____

Income:	Gross Sales and Receipts.....	_____
	Costs of Goods Sold.....	_____
Other Income:	Interest, fees earned, etc.....	_____
	Total Income (Gross Sales + Other Income)	_____

Business Only Expenses:	Officer Wages and Salaries How are the wages received? <input checked="" type="checkbox"/> W-2 <input type="checkbox"/> Owner draws (if taxes deducted 8 f 22.32 341.88 0.48 13.44 re f 134.88 341.8	
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To 204. 2263 78 | Business

Expenses)	_____
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Amounts can be verified with my Business Statements Personal Bank Statements
This form accurately states my/our business expenses and self-employed income for the stated period.

Business Owner Signature _____ Date _____

Business Owner Signature _____ Date _____

M&T Bank ARM's Length Addendum—only complete form if there is a purchase offer on the property

Servicer: M&T Bank	Servicer Loan Number: _____
Property Address: _____	
Date of Purchase Contract: _____	
Seller: _____	Buyer: _____
Seller: _____	Buyer: _____

This PreForeclosure Sale Addendum (“Addendum”) is given by the Seller(s), Buyer(s), Agent(s), and Facilitator/Negotiator to the Mortgagee of the mortgage loan secured by the Property (“Mortgage”) in consideration for the mutual and respective benefits to be derived from the pre-foreclosure sale of the Property.

NOW, THEREFORE, the Seller(s), Buyer(s), Agent(s), and Facilitator/Negotiator do hereby represent, warrant and affirm under the pains and penalties of perjury, to the best of each signatory’s knowledge and belief, as follows:

- (a) The sale of the Property is an “arm’s length” transaction, between Seller(s) and Buyer(s) who are unrelated and unaffiliated by family, marriage, or commercial enterprise. Additionally, the transaction is characterized by 5.3 (a)(1.5) (h)(3) — (including, but not limited to the listing agent and seller’s agent), closing agent and mortgagee, except where such provision is expressly prohibited by law;
- (b) Any relationship or affiliation by family, marriage or commercial enterprise to the Seller(s) or Buyer(s) by other parties involved in the sale of the Property has been disclosed to the Mortgagee;
- (c) There are no agreements, understandings or contracts between the Seller(s) and Buyer(s) that the Seller(s) will remain in the Property as tenants or later obtain title or ownership of the Property, except that the Seller(s) are permitted to remain as tenants in the Property for a short term, as is common and customary in the market but no longer than ninety (90) days, in order to facilitate relocation, except where such provision is expressly prohibited by law;

M&T Bank ARM's Length Addendum only complete this form if there is a purchase offer on the property

IN WITNESS WHEREOF, I have subscribed my name this ____ day of _____, 20__.

(Seller's Signature) By: _____

IN WITNESS WHEREOF, I have subscribed my name this ____ day of _____, 20__.

(Seller's Signature) By: _____

IN WITNESS WHEREOF, I have subscribed my name this ____ day of _____, 20__.

(Listing Agent's Signature) By: _____

IN WITNESS WHEREOF, I have subscribed my name this ____ day of _____, 20__.

(Listing Broker's Signature) By: _____

IN WITNESS WHEREOF, I have subscribed my name this ____ day of _____, 20__.

(Buyer's Signature) By: _____

IN WITNESS WHEREOF, I have subscribed my name this ____ day of _____, 20__.

(Buyer's Signature) By: _____