





Sincerely,

Single Point of CS1ote9(t)-8447 (c (e.087r.016.167 (4.5e /.3 133 0 T1888 0 TdMo7.012 -2 Td8.4 (8092 (t)-)-n)(ic)-1-.11 Tc 0.011 Tw ( M4911 T







## Borrower Income

MONTHLY TOTAL BORROWER INCOME TYPE & AMOUNT

REQUIRED INCOME DOCUMENTATION







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. <del>Middle initial</del>	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](http://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	
-------------------------	---	--

To 204. 2263 78 | Business

Expenses)	_____
-----------	-------

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 agree 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 a fair market value and other conditions that would prevail in an open market environment and there are no hidden terms or special understandings that exist between any of the parties involved in the transaction including, but not limited to the buyer, seller, appraiser, broker, sales agent (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: \_\_\_\_\_

# Information Sheet

## Pre-foreclosure Sale Procedure

U. S. Department of Housing and  
Urban Development  
Office of Housing  
Federal Housing Commissioner

OMB Approval No. 2502-0589  
(Expire 7/31/2026)

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This information is required to obtain benefits. HUD may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

Section 1064 of the Stewart B. McKinney Homeless Assistance Amendments Act of 1988 authorizes the Secretary to pay an insurance claim that “bridges the gap” between the fair market value proceeds from the HUD-approved third party sale of a property. The respondents are lenders, counselors, and homeowners who are attempting to sell their properties prior to foreclosure. The Privacy Act of 1974 pledges assurances of confidentiality to respondents. HUD will not disclose this information except where permitted or required by law.

Homeowners who have defaulted on their mortgages often attempt to sell their properties in order to avoid foreclosure and to protect their credit standing. However, because of declining property values in certain areas, some homeowners cannot realize enough from the sale to pay off their mortgage balances.

Therefore, the Department of Housing and Urban Development (HUD) has implemented the Pre-foreclosure Sale (PFS) Program. This program permits homeowners to attempt to sell their home for a fair market sale price, which can be less than the amount owed to the lender. HUD then reimburses the lender for the difference between the sale proceeds and the outstanding mortgage indebtedness.

Homeowners who sell their properties under the PFS Program may also benefit by avoiding the effect of a foreclosure on their credit rating.

Upon review of the homeowner's financial situation, the lender will determine the type of PFS process for which the homeowner qualifies: (1) Standard PFS, (2) Streamlined PFS, or (3) Streamlined PFS for Servicemembers with Permanent Change of Station Orders.

Once the type of PFS has been determined, there are certain criteria which must be met before the homeowner may be permitted to pursue a PFS.

Homeowners must engage the services of a real estate broker/agent. The real estate broker/agent selected must have no conflict of interest with the homeowner, lender, appraiser, or buyer associated with the PFS transaction. The transaction must be between two unrelated parties and be characterized by a selling price and other conditions that would

prevail in a typical real estate sales transaction. If the homeowner secures a sales contract prior to receiving the Approval to Participate, the homeowner may submit the contract to the lender for consideration of PFS Program approval.

Owner-occupant homeowners who are not required to make minimum cash reserve contributions and successfully closing to receive the remaining amount for relocation assistance.

If, after a good faith effort, an acceptable purchase offer is not obtained within the allotted time, the lender may accept a Deed-in-Lieu (DIL) of Foreclosure from the homeowner. While a DIL is less desirable than a PFS on a homeowner's credit record, it is still looked upon more favorably by creditors than a foreclosure.

By calling this number, \_\_\_\_\_, the homeowner will receive further details from their lender about the procedure and whether they may qualify. Please NOTE that the homeowner is under no obligation to make this call.

750-4524-1124F