Short Sale Guide

SunTrust Mortgage, Inc. (STM) is dedicated to careful counseling and responsible lending, and we view foreclosure as the last resort for customers experiencing financial difficulty. Foreclosures hurt everyone involved — homeowners, lenders, communities, and the economy as a whole. One of the options available for assistance may include the Short Sale.

What is a Short Sale?
A Short Sale is a workout option that allows the homeowner (mortgagor) to sell the home for less than the total amount owed on the mortgage. Upon final approval by the servicer/investor (mortgagee), a Short Sale can help mortgagors avoid foreclosure action.

How to get started
(Short Sale package requirements)
Typically, the real estate agent takes charge of gathering all required documentation. This package must include:

From the real estate agent:
- Arm’s Length Transaction document
- HUD-1
- Fully-executed listing agreement
- Fully-executed purchase contract

From the mortgagor:
- Signed and dated financial worksheet listing all monthly expenses
- Signed and dated hardship letter (an explanation of why the homeowner is unable to pay the mortgage)
- Letter authorizing the real estate agent access to information on the account (must be dated and include the last 4 digits of the mortgagor’s Social Security Number and signature, the full account number and the complete property address)
- Last two (2) years tax returns
- Two (2) most recent bank statements (within 30 days)
- Third party authorization form (to speak with real estate agent, attorney or other 3rd party)
- Current year-to-date profit and loss statement (if self-employed)
- Two (2) most recent pay stubs (within 30 days)
- Signed 4506-T Form

The real estate agent faxes the complete Short Sale Package to 877.589.0758, Attn: Setup.

Short Sale approval process
1. Once all documentation is received (please refer to “Short Sale package” requirements), the short sale team completes a property valuation (appraisal or BPO per investor requirements).
2. You will be assigned a Home Preservation Client Representative (HPCR) to assist you while your information is being evaluated for a Short Sale.
3. If there is any missing documentation or request for more information, the HPCR will contact you or your designated third party to obtain the documents needed to move forward.
4. Once all of the required documentation and information is received and reviewed, and a decision is made, your HPCR will contact you with the next steps. The Short Sale, if approved, remains valid for up to 45 days.

(Continued on back)
Additional Information

- If the Short Sale fails to close, the entire Short Sale package may need to be resubmitted with updated information, or the approval process may need to start over.
- The real estate agent or mortgagor-designated third party should direct their inquiries to 855.223.4680, Monday through Friday from 8:00 a.m. to 10:00 p.m. and Saturday from 9:00 a.m. to 3:00 p.m.
- Real estate agents are generally allowed 5% to 6% commission based on investor rules. If dual agency applies, maximum commission is 5%. Some investors operate on a reduced commission structure and the actual commission schedule can be confirmed.
- The Short Sale must be an “arm’s-length” transaction. The property may not be sold to anyone the seller has a close personal or business relationship with, including family, friends or neighbors.
- In some cases investors and/or Private Mortgage Insurance (PMI) companies require mortgagors to make a cash contribution or sign an unsecured note for some or all of the difference between the net proceeds from the sale and the total amount due. This is communicated as part of the response on a Short Sale offer.

SunTrust Mortgage makes every attempt to process Short Sales within a time frame that suits sellers and buyers. Because there are often many parties involved in a transaction, and each Short Sale can occur under different circumstances, it is difficult to know exactly how long the process will take.

Additional Steps:

- Mortgage insurer approval (if applicable).
- Investor approval (if applicable).
- Additional liens negotiated by real estate agent.
- A completed net sheet/HUD-1 (our payoff is not necessary).
- Fully executed purchase contract with all pages initialed by buyer(s) and seller(s).
- Buyer pre-qualification letter or proof of funds if cash offer.

All items above are complete.

- Short Sale application decision.
- Short Sale decision letters issued to appropriate parties.
### Borrowers: List all persons whose names appear on your mortgage or note

<table>
<thead>
<tr>
<th>Name</th>
<th>Mailing Address</th>
<th>Social Security #</th>
<th>Telephone #</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>2.</td>
<td></td>
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</tr>
</tbody>
</table>

Do you collect rent for any part of this house? □ Yes □ No
If yes, how much rent per month do you collect? _______

### Person(s) whose income(s) will be used to meet family obligations

<table>
<thead>
<tr>
<th>Name</th>
<th>Income (note weekly, bi-weekly, or monthly)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Gross</td>
</tr>
</tbody>
</table>

#### Present Employer(s)/Type of Work

<table>
<thead>
<tr>
<th>Address of Employer</th>
<th>Telephone #(s)</th>
<th>Date Employed</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td></td>
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</tr>
<tr>
<td>2.</td>
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</tr>
</tbody>
</table>

#### Previous Employer

<table>
<thead>
<tr>
<th>Address of Employer</th>
<th>Telephone #</th>
<th>Date From/To</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tr>
</tbody>
</table>

### List all other income which is available to meet mortgage payments and other expenses. Identify sources of income (i.e. VA benefits, rent, social security, disability, alimony, welfare, child support, other benefits...etc.)

<table>
<thead>
<tr>
<th>Person Receiving Income</th>
<th>Type of Income</th>
<th>Name and Address of Source of Income</th>
<th>Monthly Income</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tr>
</tbody>
</table>

Name, relationship and age(s) of dependents living with you

Name and relationship of other persons you support (former spouse, children...etc.)

Is the property listed for sale? □ Yes □ No
If no, are you interested in selling the property? □ Yes □ No
If yes, what is the list price? $__________
How long listed at this price? ____________
Original list price and date ____________
Price reduction(s) and date(s) ____________
How long has the property been listed? ____________
What is the Realtor's Name & #? ____________

Do you have a second mortgage? □ Yes □ No
Mortgage Holder ____________
Address & Phone # ____________
Principal Balance of 2nd ____________
Payment Amount $__________
Due Date of 2nd ____________

Are there other liens or judgments against the property? □ Yes □ No
Mortgage Holder ____________
If yes, who holds the lien? ____________
What is the amount of the lien? ____________

Are you living at the property? □ Yes □ No
# Financial Information (continued)

**Loan Number:** ______________

<table>
<thead>
<tr>
<th>Person(s) to receive added income</th>
<th>When?</th>
<th>From what source?</th>
<th>Lump sum</th>
<th>Monthly Amount ($)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

**Assets**

How much money do you have in the following:

- Savings Account
- Cash or Money Orders
- Checking Account
- Savings Bonds
- Life Insurance (Cash Value)

<table>
<thead>
<tr>
<th>Description of Property</th>
<th>Purchase Price</th>
<th>Monthly Payments</th>
<th>Monthly Income</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

List any real estate you own, besides your home

<table>
<thead>
<tr>
<th>Description of Property</th>
<th>Purchase Price</th>
<th>Monthly Payments</th>
<th>Monthly Income</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tr>
</tbody>
</table>

Describe any emergency repairs necessary on your home (i.e. heat, plumbing, electrical, roof...etc.)

List the amount of each special deduction taken from your gross:

<table>
<thead>
<tr>
<th>Federal Income Tax</th>
<th>State/Local Income Tax</th>
<th>FICA and Retirement</th>
<th>Health Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Life Insurance</th>
<th>Union Dues</th>
<th>Savings (bank, credit union...etc.)</th>
<th>Other (specify)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td></td>
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</tr>
</tbody>
</table>

List below the amount you spend monthly for the following:

<table>
<thead>
<tr>
<th>Electricity/gas/oil</th>
<th>Water, Sewage</th>
<th>Home Maintenance</th>
<th>Telephone</th>
<th>Food (include food stamps)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Clothing</th>
<th>Other Household</th>
<th>Transportation Expenses</th>
<th>Auto Insurance</th>
<th>Medical/Dental</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Life Insurance</th>
<th>Tuition &amp; Books</th>
<th>Alimony &amp; Child Support</th>
<th>Child Care</th>
<th>Other (specify)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

List all your debts below. Include medical bills, charge accounts, payments due on cars and appliances, second mortgages and liens against your property.

<table>
<thead>
<tr>
<th>To Whom Owed</th>
<th>Account Number</th>
<th>Date Opened</th>
<th>For What Purpose</th>
<th>Present Balance</th>
<th>Monthly Payment</th>
<th>Date of 1st Payment</th>
<th># of Payments Past Due</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td></td>
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</tr>
</tbody>
</table>

Explain, in your own words, why you got behind in your mortgage payments. How do you plan to catch up on your payment?

**Certification**

I, (We,) certify the information I (we) have given is true and complete to the best of my (our) knowledge and belief.

________________________  ____________
Signature                      Date

________________________  ____________
Signature                      Date
SELLER’S AGENT
Affidavit of “Arm’s Length Transaction”

State of ____________________________  County of ____________________________

All parties relevant to this transaction attest that it is an “Arm’s Length Transaction”, meaning that the transaction has been negotiated by unrelated parties and that the sale price is based on fair market value of the property. Buyer and Seller are acting in his/her own self-interest. Those signing this affidavit as agents for Buyer, Seller or both are acting in the best interests of their respective principal.

__________________________ (hereinafter referred to as “Seller’s Agent” and/or “Affiant”), being duly sworn, deposes and says, that s/he is representing ____________________________ (hereinafter referred to as “Seller(s)” even if more than one) as his/her agent to the sale of the property identified as ____________________________ [street address] from ____________________________ (hereinafter referred to as “Buyer(s)” even if more than one) in a short sale transaction;

Affiant further says that no party to the sales contract, including Buyer, Seller’s Agent or Buyer’s Agent, is a relative of, business associate of, or shares any business interest with, Seller;

Affiant further says that there are no hidden agreements, implied terms or special understandings between Seller, Buyer, Seller’s Agent or Buyer’s Agent which have not been made part of the written sales contract and which have not been disclosed to all interested parties for the current sale or subsequent sale of the above mentioned property;

Affiant further says that there are no agreements or understandings, oral, written or implied, that will permit Seller to remain in the above mentioned property as renter or to regain ownership of said property at any time after the execution of this short sale transaction except to the extent that the Seller is permitted to remain as a tenant on the said 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;

Affiant further says that beyond any contractual sales commissions owed to the Seller’s Agent and/or Buyer’s Agent as reflected on the final estimated closing statement, no other parties (Buyer or Seller) to this short sale transaction will receive any proceeds from the sale of the above mentioned property;

Affiant further says that it is agreed and understood that the Lender Servicer and investor are relying upon the statements made in this affidavit as consideration for the reduction of the mortgage payoff amount which is secured by a deed of trust or mortgage encumbering the above mentioned property;

Affiant further says that the Lender Servicer and investor are indemnified for any and all loss resulting from any negligent or intentional misrepresentation made in the affidavit, including, but not limited to, repayment of the amount of the reduced payoff of the above mentioned property;

Affiant further says that it is understood that any misrepresentation may subject the responsible party to civil and/or criminal liability.

The certification will survive the closing of the transaction.

The undersigned declares under penalty of perjury that all statements made in this affidavit are true and correct.

__________________________ /  ____________________________
Signature of Affiant / Date

__________________________
Printed Name of Affiant

__________________________ /  ____________________________
Signature of Affiant / Date

__________________________
Printed Name of Affiant

__________________________
Signature of Affiant / Date

__________________________
Printed Name of Affiant

STATE OF ____________________________
COUNTY OF ____________________________

Subscribed and sworn to before me the ____________________________ day of ____________________________, 20________

__________________________
Signature of Notary Public

__________________________
Printed Name of Notary Public

__________________________
County of Residence

__________________________
Date Commission Expires ____________________________
SELLER
Affidavit of “Arm’s Length Transaction”

State of __________________________  County of __________________________

All parties relevant to this transaction attest that it is an “Arm’s Length Transaction”, meaning that the transaction has been negotiated by unrelated parties and that the sale price is based on fair market value of the property. Buyer and Seller are acting in his/her own self-interest. Those signing this affidavit as agents for Buyer, Seller or both are acting in the best interests of their respective principal.

_______________________[Seller(s)] (hereinafter referred to as “Seller(s)"
and/or “Affiant(s)” even if more than one), being duly sworn, deposes and says, that s/he is the party selling the property identified as __________________________
[street address] to __________________________[Buyer(s)] (hereinafter referred to as “Buyer(s) even if more than one”) in a short sale transaction;

Affiant further says that no party to the sales contract, including Buyer, Seller’s Agent or Buyer’s Agent, is a relative of, business associate of, or shares any business interest with, Seller;

Affiant further says that there are no hidden agreements, implied terms or special understandings between Seller, Buyer, Seller’s Agent or Buyer’s Agent which have not been made part of the written sales contract and which have not been disclosed to all interested parties for the current sale or subsequent sale of the above mentioned property;

Affiant further says that there are no agreements or understandings, oral, written or implied, that will permit Seller to remain in the above mentioned property as renter or to regain ownership of said property at any time after the execution of this short sale transaction except to the extent that the Seller is permitted to remain as a tenant on the said 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;

Affiant further says that beyond any contractual sales commissions owed to the Seller’s Agent and/or Buyer’s Agent as reflected on the final estimated closing statement, no other parties (Buyer or Seller) to this short sale transaction will receive any proceeds from the sale of the above mentioned property;

Affiant further says that it is agreed and understood that the Lender Servicer and investor are relying upon the statements made in this affidavit as consideration for the reduction of the mortgage payoff amount which is secured by a deed of trust or mortgage encumbering the above mentioned property;

Affiant further says that the Lender Servicer and investor are indemnified for any and all loss resulting from any negligent or intentional misrepresentation made in the affidavit, including, but not limited to, repayment of the amount of the reduced payoff of the above mentioned property;

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The undersigned declares under penalty of perjury that all statements made in this affidavit are true and correct.

_______________________ / ________________________
Signature of Affiant / Date  Signature of Affiant / Date

_______________________
Printed Name of Affiant

_______________________ / ________________________
Signature of Affiant / Date  Signature of Affiant / Date

_______________________
Printed Name of Affiant

STATE OF __________________________  COUNTY OF __________________________
Subscribed and sworn to before me the __________ day of __________________________, 20_____
Signature of Notary Public __________________________  Printed Name of Notary Public __________________________
County of Residence __________________________  Date Commission Expires __________________________
All parties relevant to this transaction attest that it is an "Arm’s Length Transaction", meaning that the transaction has been negotiated by unrelated parties and that the sale price is based on fair market value of the property. Buyer and Seller are acting in his/her own self-interest. Those signing this affidavit as agents for Buyer, Seller or both are acting in the best interests of their respective principal.

Buyer(s) (hereinafter referred to as "Buyer(s)" and/or “Affiant(s)” even if more than one), being duly sworn, deposes and says, that s/he is the party buying the property identified as ________________________________ from ________________________________ (hereinafter referred to as “Seller(s)” even if more than one) in a short sale transaction;

Affiant further says that no party to the sales contract, including Buyer, Seller’s Agent or Buyer’s Agent, is a relative of, business associate of, or shares any business interest with, Seller;

Affiant further says that there are no hidden agreements, implied terms or special understandings between Seller, Buyer, Seller’s Agent or Buyer’s Agent which have not been made part of the written sales contract and which have not been disclosed to all interested parties for the current sale or subsequent sale of the above mentioned property;

Affiant further says that there are no agreements or understandings, oral, written or implied, that will permit Seller to remain in the above mentioned property as renter or to regain ownership of said property at any time after the execution of this short sale transaction except to the extent that the Seller is permitted to remain as a tenant on the said 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;

Affiant further says that beyond any contractual sales commissions owed to the Seller’s Agent and/or Buyer’s Agent as reflected on the final estimated closing statement, no other parties (Buyer or Seller) to this short sale transaction will receive any proceeds from the sale of the above mentioned property;

Affiant further says that it is agreed and understood that the Lender Servicer and investor are relying upon the statements made in this affidavit as consideration for the reduction of the mortgage payoff amount which is secured by a deed of trust or mortgage encumbering the above mentioned property;

Affiant further says that the Lender Servicer and investor are indemnified for any and all loss resulting from any negligent or intentional misrepresentation made in the affidavit, including, but not limited to, repayment of the amount of the reduced payoff of the above mentioned property;

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The undersigned declares under penalty of perjury that all statements made in this affidavit are true and correct.

/ ________________________________ / ________________________________
Signature of Affiant / Date

Printed Name of Affiant

/ ________________________________ / ________________________________
Signature of Affiant / Date

State of ________________________________ County of ________________________________

Subscribed and sworn to before me the ________________________________ day of ________________________________, 20____________

Signature of Notary Public

Printed Name of Notary Public

County of Residence ________________________________ Date Commission Expires ________________________________
SETTLEMENT AGENT
Affidavit of “Arm’s Length Transaction”

State of __________________________  County of __________________________

All parties relevant to this transaction attest that it is an “Arm’s Length Transaction”, meaning that the transaction has been negotiated by unrelated parties and that the sale price is based on fair market value of the property. Buyer and Seller are acting in his/her own self-interest. Those signing this affidavit as agents for Buyer, Seller or both are acting in the best interests of their respective principal.

______________________________ (hereinafter referred to as “Settlement Agent” and/or “Affiant”), being duly sworn, deposes and says, that s/he is facilitating the closing and legal transfer of title and ownership from the Seller(s) of the property identified as __________________________ [street address] to the Buyer(s) in a short sale transaction;

Affiant further says that no party to the sales contract, including Buyer, Seller’s Agent or Buyer’s Agent, is a relative of, business associate of, or shares any business interest with, Seller;

Affiant further says that there are no hidden agreements, implied terms or special understandings between Seller, Buyer, Seller’s Agent or Buyer’s Agent which have not been made part of the written sales contract and which have not been disclosed to all interested parties for the current sale or subsequent sale of the above mentioned property;

Affiant further says that there are no agreements or understandings, oral, written or implied, that will permit Seller to remain in the above mentioned property as renter or to regain ownership of said property at any time after the execution of this short sale transaction except to the extent that the Seller is permitted to remain as a tenant on the said 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;

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Affiant further says that it is understood that any misrepresentation may subject the responsible party to civil and/or criminal liability.

The certification will survive the closing of the transaction.

The undersigned declares under penalty of perjury that all statements made in this affidavit are true and correct.

______________________________ / __________________________
Signature of Affiant / Date

______________________________
Printed Name of Affiant

______________________________ / __________________________
Signature of Affiant / Date

______________________________
Printed Name of Affiant

______________________________ / __________________________
Signature of Affiant / Date

______________________________
Printed Name of Affiant

STATE OF __________________________
COUNTY OF __________________________
Subscribed and sworn to before me the __________________________ day of __________________________, 20________

______________________________
Signature of Notary Public

______________________________
Printed Name of Notary Public

______________________________
County of Residence

______________________________
Date Commission Expires
BUYER’S AGENT
Affidavit of “Arm’s Length Transaction”

State of ____________________________ County of ____________________________

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____________________________(hereafter referred to as “Buyer’s Agent” and/or “Affiant”), being duly sworn, deposes and says, that s/he is representing ____________________________ (hereinafter referred to as “Buyer(s)” even if more than one) as his/her agent to the sale of the property identified as ____________________________ [street address] from ____________________________ (hereinafter referred to as “Seller(s)”) in a short sale transaction;

Affiant further says that no party to the sales contract, including Buyer, Seller’s Agent or Buyer’s Agent, is a relative of, business associate of, or shares any business interest with, Seller;

Affiant further says that there are no hidden agreements, implied terms or special understandings between Seller, Buyer, Seller’s Agent or Buyer’s Agent which have not been made part of the written sales contract and which have not been disclosed to all interested parties for the current sale or subsequent sale of the above mentioned property;

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The undersigned declares under penalty of perjury that all statements made in this affidavit are true and correct.

____________________________/________________________________________  ____________________________/________________________________________
Signature of Affiant / Date                                              Signature of Affiant / Date

____________________________
Printed Name of Affiant

____________________________/________________________________________  ____________________________/________________________________________
Signature of Affiant / Date                                              Signature of Affiant / Date

____________________________
Printed Name of Affiant

STATE OF ____________________________ COUNTY OF ____________________________
Subscribed and sworn to before me the ____________________________ day of ____________________________, 20________
Signature of Notary Public ____________________________________________  Printed Name of Notary Public ____________________________________________
County of Residence ____________________________ Date Commission Expires ____________________________
**Request for Transcript of Tax Return**

Do not sign this form unless all applicable lines have been completed. Request may be rejected if the form is incomplete or illegible.

For more information about Form 4506-T, visit www.irs.gov/form4506t.

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "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.

### Form 4506-T

**Department of the Treasury Internal Revenue Service**

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1a</td>
<td>Name shown on tax return. If a joint return, enter the name shown first.</td>
</tr>
<tr>
<td>1b</td>
<td>First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)</td>
</tr>
<tr>
<td>2a</td>
<td>If a joint return, enter spouse’s name shown on tax return.</td>
</tr>
<tr>
<td>2b</td>
<td>Second social security number or individual taxpayer identification number if joint tax return</td>
</tr>
<tr>
<td>3</td>
<td>Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)</td>
</tr>
<tr>
<td>4</td>
<td>Previous address shown on the last return filed if different from line 3 (see instructions)</td>
</tr>
<tr>
<td>5</td>
<td>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.</td>
</tr>
<tr>
<td>6</td>
<td>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.</td>
</tr>
<tr>
<td>7</td>
<td>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.</td>
</tr>
<tr>
<td>8</td>
<td>Form W-2, Form 1099 series, Form 1098 series, or Form 5408 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 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.</td>
</tr>
<tr>
<td>9</td>
<td>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.</td>
</tr>
</tbody>
</table>

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.

### Signature of Taxpayer(s)

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Signature</td>
<td>(see instructions)</td>
</tr>
<tr>
<td>Date</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spouse's signature</td>
<td></td>
</tr>
<tr>
<td>Date</td>
<td></td>
</tr>
</tbody>
</table>

### Sign Here

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Title (if line 1a above is a corporation, partnership, estate, or trust)</td>
<td></td>
</tr>
</tbody>
</table>

For Privacy Act and Paperwork Reduction Act Notice, see page 2.
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.

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 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 on 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:

<table>
<thead>
<tr>
<th>State</th>
<th>Zip Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>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</td>
<td>801-620-6922</td>
</tr>
<tr>
<td>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</td>
<td></td>
</tr>
</tbody>
</table>

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 individual tax returns, see Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P.O. box, include the box number.

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.

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.

Form 4506-T (Rev. 9-2015) Page 2

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, non-tax, criminal laws, or to federal, state, and local 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.
THIRD PARTY AUTHORIZATION

SunTrust Mortgage Loan Number (10 digits): ________________________________

I/We, ____________________________________________(“Borrower”) and
____________________________________________________ (“Co-Borrower”, if applicable)

hereby authorize SunTrust Mortgage, Inc. to release any and all information about my Loan to the third
party indicated below. I/We understand that information released by SunTrust Mortgage may include,
but may not be limited to, information relating to my loan amount and payment transactions history,
and/or the provision of copies of my loan documents, which may contain non-public information relating
to me and the Co-Borrower.

I/We acknowledge that should I and/or Co-Borrower (if applicable) wish to terminate this authorization,
I (or Co-Borrower) must call SunTrust Mortgage at 800.443.1032, option 3, Monday through Friday
8:00 a.m. to 10:00 p.m., ET, and submit the request in writing to the address below.

Date Requested: ________________________________________________

Full Name of Authorized Third Party(s): ________________________________

Authorized Party Phone/Email: _______________________________/______________________________

Relationship to Borrower: ___________________________________________

Borrower Name: ______________________________________________________

Borrower Social Security Number (last 4 digits): __________________________

Co-Borrower Name: _________________________________________________

Property Street Address: ______________________________________________

City: __________________________ State: __________ Zip Code: __________

_________________________________________ ___________________________
Borrower Signature/Date Co-Borrower Signature/Date

_________________________________________ ___________________________
Print Name Print Name

When you have completed and signed this Authorization, please return it to the following address or you
may fax the Authorization to 804.675.7399.

SunTrust Mortgage, Inc.
Attention: Shared Services
1001 Semmes Avenue
RVW 3054
Richmond, Virginia 23224

Please allow 5 business days from SunTrust’s receipt for authorization or termination to be processed.