



Roger A. Clark
Investment Sales Consultant, REALTOR®

Dear Homeowner,

To follow is a kit for compiling your "Hardship Package." Your Hardship Package is everything we need to submit your information to your lender for your short sale to be approved quickly and easily. This may seem like a lot, but by doing this work upfront, we can save ourselves a lot of delays. *That's a good thing!*

Here is a list of everything we'll need. Following, you'll find cover sheets in the following pages, and helpful instructions for each.

- Insert a copy of your latest mortgage statement(s) for all mortgages against your property.
- Insert a copy of your latest HOA Statement (if your home is in an HOA).
- Insert a complete copy of your 2010 Tax Return
- Insert a complete copy of your 2009 Tax Return
- Fill and sign the included IRS Form 4506-t
- For employees, we'll need to show your income for the last 60 days. Please include a copy of your paystubs.
- For self-employed persons, we'll need to show an accounting for all income that's not included in your tax returns. Please print and include a Profit and Loss statement for your business for this year to-date.
- Insert copies of your two most recent statements from all of your bank and brokerage accounts.
EXCEPTION: DO NOT INCLUDE information on your retirement accounts.
- Write a Hardship Letter, describing to your lender the reasons why you can not pay your mortgage(s) any more. We've included a sample for reference and your convenience.
- Fill and sign the Personal Financial Statement (it may be easiest to complete it on your screen and then print it...).
- Sign the included Letter of Authorization. It let's our team speak with your lender(s) on your behalf.

Sincerely yours,

Roger A. Clark

Enclosure(s)



Behind this sheet, place a copy of your latest statement(s) you've received for all the mortgages against your home.



Behind this
sheet, place a
copy of your
latest statement(s)
you've received
from your Home
Owner's
Association

(if your home is in one, of course) •



**Behind this
sheet, place a
copy of your
2010 Tax Return.**



**Behind this
sheet, place a
copy of your
2009 Tax Return.**



**Behind this
sheet, place a
copy of IRS Form
4506-t.**

We know it's redundant to ask for this form
AND your tax returns... Oddly enough, some
lenders ask for both, and we have to expect
them to do so.

Request for Transcript of Tax Return

(Rev. January 2011)

OMB No. 1545-1872

Department of the Treasury
Internal Revenue Service

► **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 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.

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

4 Previous address shown on the last return filed if different from line 3 (See instructions)

5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.

Caution. If the transcript is being mailed to a third party, ensure that you have filled in line 6 and line 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy.

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 is a combination of line item information and later adjustments to the account. 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 2007, filed in 2008, will not be available from the IRS until 2009. 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.

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 signature date.

Telephone number of taxpayer on line 1a or 2a

Sign Here	Signature (see instructions)	Date
	Title (if line 1a above is a corporation, partnership, estate, or trust)	
	Spouse's signature	Date

General Instructions

Purpose of form. Use Form 4506-T to request tax return information. You can also designate a third party to receive the information. See line 5.

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 RAVS teams, send your request to the team 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)

If you filed an individual return and lived in:

Mail or fax to the "Internal Revenue Service" at:

Florida, Georgia (After June 30, 2011, send your transcript requests to Kansas City, MO)	RAIVS Team P.O. Box 47-421 Stop 91 Doraville, GA 30362 770-455-2335
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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 512-460-2272
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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 559-456-5876
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Connecticut, Delaware, District of Columbia, 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 816-292-6102
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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 801-620-6922
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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 859-669-3592
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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.

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 Internal Revenue Code 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 the Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 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.



EMPLOYEES:

Behind this sheet,
place a copy of
your last 60 days'
paystubs for all
borrowers on the
loan.



SELF-

EMPLOYED:

**Behind this sheet,
place a copy of
your Profit and
Loss Statement for
this year.**



Behind this sheet, place a copy of your latest statement(s) for your personal bank and brokerage accounts.

EXCEPTION: Please omit any retirement accounts.



Behind this sheet, place a copy of your written hardship letter.

We have included sample letters for your reference.

Hardship Letter, Sample 1

August 19, 2010

TO WHOM IT MAY CONCERN:

RE: BOA LOANS FOR 123 Property Address, Your Town, CA 91234

I never thought that I would be writing this letter to ask that my above property be granted short sale status.

I had a wonderful job in a pharmaceutical company based in Emeryville, CA that was sold last November to a company in Denmark. From the stock options of that sale, I was able to pay off all of my considerable debts and put some funds into savings for retirement. I am 64 ½ years old, a widow and quickly approaching full retirement age.

In March of this year, abruptly we were informed by a gentleman we had never seen who flew in to meet with the people in the office that the Emeryville California office would be closing on May 31st! We were paid out what was owed for vacation time etc.

Since that time this company figured out that they needed a few of us on a consulting basis for a period of time before they can take the product development project we were working on and for which they bought the company, entirely into their company. I was one of the fortunate people who is consulting on a monthly basis, but there is not guarantee of the length of time this will continue (and based upon the fact that this company told us we would all stay and then totally reversed their decision a couple of months later, the track record with them is not good!)

Add to this the fact that the houses in my beautiful development have all been going short sale, the comps are terrible and I cannot possibly get an offer that would allow me to close this house without depleting a significant amount of my savings (estimate I would need to bring about \$70,000-90,000 to closing, based upon current values vs my debt to you).

My earning years are basically behind me. I moved to Florida in July to enable this property to go on the market and moved into the condo I have had for five years. This house in San Pablo now sits vacant but immaculate and I do not want to see the bank let this beautiful home sit without someone in it. We have received offers that would qualify for short-sale status if you would kindly grant this action.

I have always paid all of my debts but this, at my age, seems to be more than I can handle.

Please qualify this property for short sale status so that someone can live in this wonderful home and take care of it well. I am sorry that I must beg your assistance in this matter,

Respectfully,

Client's name

Hardship Letter, Sample 2

To Whom It May Concern:

My wife and I have found ourselves in a tough financial situation and no longer are able to afford monthly payments on our mortgage and line of credit against our rental property: 123 Main Street, Your Town, CA 91234.

The reason for our hardship stems from two main areas:

1. In the aftermath of some serious medical conditions, several operations, and a tumultuous birthing period this past summer, my wife is no longer working. This is a permanent situation. Her previous full time salary as a teacher provided us the extra income to "hold onto" our rental property in San Ramon even though we were losing over \$2,000 a month from the investment (with renters in place). Without this necessary income, we cannot afford our monthly payments.
2. In September 2008, our tenants gave us a vacating notice due to a family emergency. Though we have hit many advertising and marketing channels for re-renting we have been sorely unable to lease the property again since it was vacated. And even if we were able to rent the property again, we still wouldn't be able to afford carrying loans without the extra income from my wife.

It seems that our only real option other than simply doing nothing and letting it foreclose is to try to sell it. Unfortunately we are way upside down given the value of the property and the amount we owe on our mortgage and equity line against the property. There's not much more to say than this. My wife and I are extremely responsible adults with impeccable credit and it absolutely pains us that we are in this situation, but we are.

Sincerely,

[signature here]

Client's Name



Behind this sheet, fill and sign your lender's Personal Financial Worksheet. This is what your lender to review to understand your hardship.

Customer Financial Statement

Loan Number:									
Borrower Information					Co-Borrower Information				
Name:									
Social Security No.:									
Mailing Address:									
No. of Occupants:			No. of Dependents:					No. of Dependents:	
Home Telephone:									
Work Telephone:									
Employer:			How Long:					How Long:	
Occupation:									
Income		Assets			Income		Assets		
Monthly Gross		Account Type	Account Number	Balance	Monthly Gross		Account Type	Account Number	Balance
Rental		Checking			Rental		Checking		
Child Sup./Alimony exp. / /		Savings			Child Sup./Alimony exp. / /		Savings		
Disability		401K/Retirement			Disability		401K/Retirement		
Other		IRA/Keogh			Other		IRA/Keogh		
Less: Deductions		Stocks/Bonds/CD			Less: Deductions		Stocks/Bonds/CD		
Net(take home pay)		Other House(s)			Net(take home)		Other House(s)		
Liabilities					Expenses				
Creditor	Name & Account Number			Payment	Balance	Monthly Payment			
Mortgage						Child Sup./Alimony Exp. / /			
Other Mortgages						HOA Dues/Security System			
Other Liens						Food			
Auto Loan						Utilities (Including Telephone water, garbage tee)			
Auto Loan						Auto Maintenance & Ins.			
Personal Loan(s)						Child Care			
Student Loan(s)						Medical/Health & Life Ins.			
Credit Card						Entertainment (cable, internet, clubs, other)			
Credit Card						Clothing/Cleaning			
Credit Card						Church/charity/gifts			
Credit Card						Tuition/School expenses			
Other Cards						Home repairs/Maintenance			
Total:						Total:			
Do you occupy the property? Yes () No ()		Is it a rental? Yes() No()			If so, what is the monthly rent?				
Is the property listed for sale? Yes () No ()		Realtor's Name:			Realtor's Telephone:				

Have you contacted credit counseling services? Yes () No () Counselor: _____ Telephone: _____

Please explain briefly your hardship or reason for being delinquent on your mortgage.

What dollar amount can you contribute toward the default now? _____ No. of vehicles you own: _____

Please list any repairs needed on this property: _____

I (We) agree that the financial information provided is an accurate statement of my (our) financial status. I (We) understand and acknowledge that any action taken by the lender of my (our) mortgage loan on my (our) behalf will be made in strict reliance on the financial information provided. My (Our) signature(s) below grants the holder of my (our) mortgage the authority to confirm the information I (We) have disclosed in this financial statement, to verify that it is accurate by ordering a credit report, and to contact ray realtor and/or credit counseling service representative (if applicable).

Borrower Signature

Date

Co-Borrower Signature

Date

Personal Budget Worksheet

Loan Number:

Please complete the following in order for us to fully assess your situation and provide a response to your request for assistance.

Borrower Name:	
Co-Borrower Name:	
Property Address:	
Billing Address:	

Contact Information

Borrower	Home:		Co-Borrower	Home:	
	Work:			Work:	
	Mobile:			Mobile:	

Income (List net income for all household members)	
Borrower:	
Co-Borrower:	
Other Household Members:	
Child Support/Alimony:	
Rental Income:	
Other Income:	
Please explain the reason you fell behind on your payments:	

Expenses (List minimum monthly payment)	
1st Mortgage (Include tax/ins):	
2nd Mortgage:	
Other Mortgages or Rent:	
Auto Loan 1:	
Auto Loan 2:	
Installment Loan(s):	
Credit Cards:	
Child Care:	
Child Support/Alimony:	
School/Tuition:	
Electric:	
Gas/Oil:	
Water:	
Auto Insurance:	
Life/Other Insurance:	
Transportation (gas, bus fare):	
Groceries:	
Dining Out:	
Cell Phone:	
Home Phone:	
Cable/Satellite:	
Internet:	
Misc/Other:	

Borrower: _____ **Date:** _____

Mail or FAX to:

 Home Retention Department
 475 CrossPoint Pkwy
 NY2-002-01-17
 Getzville, NY 14068

 Fax: 716.635.7255





Mail Stop: NY2-001-02-17
 475 CrossPoint Pkwy
 Getzville, NY 14068
 E-mail: lossmitigation@bankofamerica.com

Telephone: 1-800-846-2222
 Fax: 1-716-635-7252

Borrower Name: _____

Loan Number: _____

Event Name: _____

BORROWER REQUEST FOR HARDSHIP ASSISTANCE

Sometimes things occur beyond anyone's control that makes it difficult, if not impossible, for homeowners to meet their obligations. Bank of America wants to help. To complete your request for hardship assistance, we must consider your circumstances to determine your eligibility. Please provide the following information:

Property Address: _____

Hm #: _____ Wk #: _____ Cell #: _____

Best time to call: _____ E mail: _____

How did you hear about this event: _____

Please check all that apply:

I live in this house

Occupants in home: _____

This is a second house

This house is vacant

This is a rental property (monthly rent: \$_____)

Active BK: (if yes, chapter &/or case #) _____

INCOME	PRIMARY HOMEOWNER		ADDITIONAL OCCUPANT(S)	
	CURRENT		CURRENT	
	Gross	Net	Gross	Net
Net Income (monthly income after taxes and benefits are deducted)				
Disability				
Rental Income				
Unemployment				
Child Support / Alimony				
Other				
TOTAL MONTHLY NET INCOME				

Current Employment Status Primary Homeowner: (please check one)

- Employed Full-Time Employed Part-Time Unemployed/Not Working Self-Employed Retired

Current Employment Status Additional Occupant(s): (please check one)

- Employed Full-Time Employed Part-Time Unemployed/Not Working Self-Employed Retired

HOUSEHOLD

In an effort to evaluate all of the workout options available to you, Bank of America will order a credit report to verify your income and credit obligations.

LIABILITIES & EXPENSES	CURRENT		
Credit Card (minimum pmts) How many cards with balances?			
Auto Loan (Monthly Payment Per Vehicle)	(1)	(2)	(3)
Auto Insurance			
Auto Expenses (gas, maintenance, etc...)			
Transportation (mass transit fees / bus passes / parking / tolls)			
Electricity/ Gas/ Water			
Telephone/ Cellular phone			
Cable / Satellite Dish / Internet			
Groceries / Household Supplies			
Childcare / School Tuition			
Medical Expenses			
Installment Loans	(1)	(2)	
Spending Money			
Miscellaneous (please describe)			
TOTAL MONTHLY EXPENSES			

Net Income: _____ - Expenses: _____ = Surplus: _____

Borrower Name: _____ Loan #: _____

CURRENT MORTGAGE INFORMATION

1st Lien Mortgage Payment (PI): _____ Taxes & Insurance: _____

2nd Lien Mortgage Payment (PI): _____ Taxes & Insurance: _____

Loan Type: _____ LTV%: _____

Are Property Taxes and Homeowners Insurance current (if paid separately)? _____

REQUIRED DOCUMENTS

2 Months Bank Statements 2 Months Pay Check Stubs Letter of Authorization 1099 (if Self-Employed)

REASON FOR DEFAULT/HARDSHIP

Please provide a brief summary stating the reason for the default or hardship below. Feel free to provide an additional page if necessary.

AUTHORIZATION FORM IF WORKING WITH A HOUSING COUNSELOR OR FAMILY MEMBER NOT ON THE LOAN

I here by authorize Bank of America to discuss my request for payment assistance with the individual(s) that I have identified below as my designated agent(s) (hereinafter the "Designated Agent"). Further, Bank of America is hereby authorized to negotiate the terms of a workout agreement with my Designated Agent and to deliver documents to my Designated Agent which concern my request for payment assistance. I understand that I will be fully responsible for reviewing any information that is sent by Bank of America to my Designated Agent. This Authorization will remain effective until I specifically notify Bank of America's Loss Mitigation Department in writing that this Authorization is of no further force and effect.

My Designated Agents are: _____
Agent or family member name (please print) Agency Name (please print)

Date: ____ / ____ / _____
Borrower / Co-borrower's name (please print) Borrower/Co-borrower's Signature

BANK OF AMERICA CONTACT INFORMATION

Bank of America
Loss Mitigation
475 CrossPoint Pkwy Telephone Number: 1-800-846-2222
Mail Stop: NY2-001-02-17 Fax Number: 1-716-635-7252
Getzville, NY 14068 Email Address: lossmitigation@bankofamerica.com

Notes: _____

I (we) agree that the financial information provided is an accurate statement of my (our) financial status.

Signature of Borrower

Signature of Co-Borrower

Bank of America is required by law to inform you that information provided by you on this form may be used to collect debt.



Behind this sheet, fill and sign the Authorization to Release Information.

This allows us to speak to your lender on your behalf.

Date:

Authorization To Release Information

Mortgagor Name(S):

Property Address:

Mortgage Loan No.:

I/We Authorize Bank of America Mortgage to disclose information regarding the mortgage account referenced above, to the following individual(S):

NAME	(SSN)
------	-------

NAME	(SSN)
------	-------

*Social Security Number is required for verification purposes

I understand that my authorization entitles the individual(S) Named above to obtain any account information on my behalf. I also understand that I will be responsible for any servicing fees incurred as a result of inquiries made by the individual(S) named above**.

(MORTGAGOR SIGNATURE)	(DATE)	(SSN)
-----------------------	--------	-------

(ADDITIONAL MORTGAGOR)	(DATE)	(SSN)
------------------------	--------	-------

(ADDITIONAL MORTGAGOR)	(DATE)	(SSN)
------------------------	--------	-------

(ADDITIONAL MORTGAGOR)	(DATE)	(SSN)
------------------------	--------	-------

**For information regarding our servicing fees, please call our Customer Service Department at 1.800.285.6000.

Please note that this authorization will remain effective until a written revocation is received, signed by all mortgagors who have signed above.

A photocopy of this document shall also serve as an Authorization to provide the information requested.