



C R E D I T U N I O N

Dear TruMark Financial Member,

In order to evaluate your request to modify your loan(s), you must complete the following Member's Assistance Form and provide the additional documentation listed below.

You may submit your completed package to the collections department via fax at (215) 494-0616 or hand deliver to any convenient branch. You can mail the completed to:

TruMark Financial Credit Union
335 Commerce Drive
P.O. 8127
Fort Washington, PA 19034
Attention: Collection Department

The following documentation must be included to determine eligibility:

1. Hardship letter explaining the circumstances of default (or imminent default)
2. Completed Member Assistance Form
3. Copies of two most recent pay stubs for each borrower on the loan, or other income supporting documentation (Social Security, Disability, Unemployment)
4. If self-employed, provide a current income statement, balance sheet, statement of owner's equity and 6-month profit and loss statement
5. Copies of two most recent bank/checking statements for each borrower
6. Copy of 2011 Federal Tax returns, including all schedules, for each borrower on the loan along with a signed form 4506-T



CREDIT UNION

Authorization to Release Information

I / We hereby authorize you to release to TruMark Financial Credit Union any and all information they may require for the purpose of a hardship review.

This form may be submitted as a copy or facsimile and shall have the same effect as an original.

Thank you.

Member Signature Date

Printed Name

Member Signature Date

Printed Name

MEMBER ASSISTANCE FORM

MEMBER INFORMATION:

Name (Borrower):	Daytime Phone	Alternate Phone

Employer Name & Address	Position	Years of Service
	Telephone	Yearly Salary

Name (Co-borrower):	Daytime Phone	Alternate Phone

Employer Name & Address	Position	Years of Service
	Telephone	Yearly Salary

May we contact you via e-mail? If yes, please provide address: _____

What are your intentions regarding this property? (circle one) KEEP SELL RENT

How much money is presently available to put towards a workout? _____

In addition to the amount stated above, what amount will you have available in 30 days? _____

What is your proposal for repayment of any arrearage, or restructure of your loan(s)?

INCOME SOURCES:	Borrower	Co-borrower
Gross Salary / Wages		
Unemployment		
Disability Income		
Child Support / Alimony		
Rental Income		
Other (describe)		

DEDUCTIONS:	Borrower	Co-borrower
401K loan		
Union Dues		
Child Support / Alimony		
Other (describe)		

TOTAL INCOME:	Borrower	Co-borrower

MONTHLY EXPENSES:	Borrower	Co-borrower
Mortgage (or rent)		
2nd Mortgage		
Property Taxes ***		
Homeowner's Insurance ***		
Condo / Association Dues ***		
Home Maintenance		
***if not included above.		

UTILITIES:	Borrower	Co-borrower
Gas / Oil		
Electric		
Telephone (household)		
Telephone (cellular)		
Water / Sewer		
Trash		
Cable / Satellite		
Internet		
Other (describe)		

HOUSEHOLD:	Borrower	Co-borrower
Groceries:		
Meals at Work or School		
Toiletries		
Personal Grooming		
Cleaning / Laundry Supplies		
Dry Cleaning		
Other (describe)		

Other (describe)		
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TRANSPORTATION:	Borrower	Co-borrower
Insurance		
Gasoline		
Maintenance		
Parking / Public Transportation		

DEBT PAYMENTS:			
Automobile Loan(s)	Balance	Payment	Delinquent?
Personal Loan(s)	Balance	Payment	Delinquent?
Credit Card(s)	Balance	Payment	Delinquent?
Student Loan(s)	Balance	Payment	Delinquent?

LIST SEPARATELY - ATTACH SEPARATE SHEET IF NECESSARY

ENTERTAINMENT:	Borrower	Co-borrower
Dining Out		
Sports / Hobbies / Clubs		
Vacations		
Other (describe)		

MISCELLANEOUS:	Borrower	Co-borrower
Child Care		
Health Care - Copay/Deductable		
Life Insurance		
Tuition		
Pet Care / Veterinary		
Tobacco / Alcohol		
Gifts		
Other (describe)		

DONATIONS:	Borrower	Co-borrower
Church		
Charity		
Other (describe)		

TOTAL EXPENSES:	Borrower	Co-borrower

OTHER ASSETS	Estimated Value	Amount Owed	Net Value
Personal Residence			
Other Residence			
Personal Property			
Checking Accounts			
Savings Accounts			
IRA / 401K			
Stocks / Bonds / CDs			
Cash Value of Life Insurance			
Other			
TOTALS			

Request for Transcript of Tax Return

► **Do not sign this form unless all applicable lines have been completed.**
Read the instructions on page 2.

► **Request may be rejected if the form is incomplete, illegible, or any required line was blank at the time of signature.**

OMB No. 1545-1872

Tip: Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. 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 or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return	2b Second social security number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code	
4 Previous address shown on the last return filed if different from line 3	
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: DO NOT SIGN this form if a third party requires you to complete Form 4506-T, and lines 6 and 9 are blank.

- 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. 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. 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 2006, filed in 2007, will not be available from the IRS until 2008. 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.

Sign Here	Signature (see instructions)	Date	Telephone number of taxpayer on line 1a or 2a ()
	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.

Note. You can also call 1-800-829-1040 to request a transcript or get more information.

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:
District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New York, Vermont	RAIVS Team Stop 679 Andover, MA 05501 978-247-9255
Alabama, Delaware, Florida, Georgia, North Carolina, Rhode Island, South Carolina, Virginia	RAIVS Team P.O. Box 47-421 Stop 91 Doraville, GA 30362 770-455-2335
Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team Stop 6716 AUSC Austin, TX 73301 512-460-2272
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Iowa, Kansas, 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
Arkansas, Connecticut, Illinois, Indiana, Michigan, Missouri, New Jersey, Ohio, Pennsylvania, West Virginia	RAIVS Team Stop 6705-B41 Kansas City, MO 64999 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, Georgia, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Tennessee, 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
Connecticut, Delaware, District of Columbia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 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) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

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 60 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. Sections 6103 and 6109 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, and the District of Columbia 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.