



ATLANTIC MORTGAGE SERVICES, INC

www.AtlanticEloan.com

INSTRUCTIONS

*Thank you for choosing **Atlantic Mortgage Services, Inc.** to assist in the financing of your home. Attached you will find a loan application package for your completion. Following are some instructions which you may find helpful in completing the package.*

1. Complete all the areas of the residential loan application to cover two full years of employment information and two years of residency. Please provide addresses and account numbers of all banks, mortgage companies/landlords and employers.
2. Along with the application you will find various disclosure forms which will need to be signed and dated where indicated.

When you have finished, return the package to our office with the following:

1. Copies of W-2's for 2007, 2006 and one month of paystubs with year to date earnings. If self-employed, most recent two years, signed personal and corporate federal tax returns.
2. Most recent two months statements (include all pages) for checking, savings, money market and security accounts.
3. If a purchase, an executed copy of the contract. If a refinance, a copy of the owner's title policy, a copy of the survey and the name and telephone number of your insurance agent.
4. Application check in the amount of \$375.00, made payable to Atlantic Mortgage Services, Inc.

If you have any questions when completing the application package, please call our office at (321) 777-3199 or, if out of town, (800) 373-3130. Thank you.





ATLANTIC MORTGAGE SERVICES, INC

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BORROWER'S CERTIFICATION AND AUTHORIZATION

The undersigned certify the following;

1. I/We have applied for a mortgage loan from Atlantic Mortgage Services, Inc. In applying for the loan, I/we have completed a loan application containing various information on the purpose of the amount and source of the downpayment, employment and income information and assets and liabilities. I/we have made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.
2. If the loan I/we are applying for is under a limited documentation program, I/we understand and agree that Atlantic Mortgage Services, Inc. reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or financial institutions.
3. I/we fully understand that it is a Federal crime punishable by fine or imprisonment, or both to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To whom it may concern;

1. I/we have applied for a mortgage loan from Atlantic Mortgage Services, Inc. As part of the application process, Atlantic Mortgage Services, Inc. may verify information contained in my/our loan application and in other documents required in connection with the loan as part of its quality control program.
2. I/We authorize you to provide Atlantic Mortgage Services, Inc., any investor to whom Atlantic Mortgage Services, Inc. may sell my/our mortgage, any and all information and documentation that they request. Such information includes but is not limited to; employment history and income, bank, income and similar account balances, credit history, and copies of income tax returns.
3. Atlantic Mortgage Services, Inc. or any investor that purchases the mortgage, may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Atlantic Mortgage Services, Inc. or the investor that purchased the mortgage is appreciated.

Borrower's Signature

Social Security Number

Date

Co-Borrowers Signature

Social Security Number

Date





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APPRAISAL DISCLOSURE

On December 14, 1993 the Federal Reserve Board put into effect a rule which states that “creditors may automatically provide a copy of an appraisal report to all applicants for certain dwelling-secured loans, or they may provide a copy upon the applicant’s request”.

Applicants may obtain a copy of the appraisal report by submitting a written request within 90 days of the loan application date. The applicant may be charged for copies.

We then have 30 days from receipt of the request to provide a copy of the report.

Borrower’s Signature

Date

Co-Borrower’s Signature

Date





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ADDENDUM TO GOOD FAITH ESTIMATE OF SETTLEMENT COSTS

The list of required providers of services is incorporated into and deemed to be part of the good faith estimate. This is a list of required providers of service most frequently used by this lender. Atlantic Mortgage Services, Inc. has a strictly business relationship with providers of service. This company has no ownership interest in any providers of services, and does not receive any compensation from these providers.

803: Appraiser

Hansen Appraisal Service
110 Bry Lynn Drive, Melbourne, FL
32904-3808
(321) 725-1467

803: Appraiser

Coston Appraisal Services
170 Enterprise Avenue SE
Palm Bay, FL 32909-3968
(321) 768-0370

804: Kroll Factual Data

P.O Box 1536
Loveland, CO 80539
(800) 255-2901

810: Tax Service Provider

ZC Sterling - Jacksonville
8655 Baypine Road Bld #6
Jacksonville, FL 32256-7513
(888) 232-6233

814: Flood Certification

LSI Inc.
1521 N. Cooper St. Suite 400
Arlington, TX 76011-5537
(800) 555-4032

1100: Title Insurance

Frese, Hansen, P.A.
930 S. Harbor City Blvd. # 505
Melbourne, FL 32901-1967
(321) 984-3300

1100: Title Insurance

Alliance Title
201 N Riverside Dr Suite C
Indialantic, FL 32903-4274
(321) 751-6865

1306: Survey

Space Coast Survey
115 Hickory Street Suite 105
Melbourne, FL 32904-3505
(321) 956-0219

1306: Survey

Grusenmeyer-Scott & Assoc.
4175 Highway 1 Suite 101
Rockledge, FL 32955-5383
(321) 636-1055

1307: Termite Report

Slug-A-Bug
2091 N Harbor City Blvd
Melbourne, FL 32935-6649
(321) 259-7844

By initialing below, you have acknowledged the above information.

Borrower's Initials

Co-Borrower's Initials





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FLOOD INSURANCE NOTIFICATION

I/we acknowledge that I/we have been advised that flood insurance may or may not be required on the subject property. I/we understand that I/we will be required to purchase a flood insurance policy prior to loan closing if the property is located in a flood hazard area.

Borrower's Signature

Date

Co-Borrower's Signature

Date



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FLORIDA INFORMATIONAL DISCLOSURE

This disclosure is being provided to you pursuant to the Florida Statutes, Chapter 91-245, Sections 31 to 49. The purpose of this disclosure is to notify you of the procedures and conditions connected with your residential mortgage loan application with Atlantic Mortgage Services, Inc.

An application fee of \$ _____ is to be collected at time of application. This fee is non-refundable.

The submission for credit approval of your residential mortgage loan request should be completed within 30 days of receipt of your completed application. Delays and problems may occur in the processing and closing of your loan application which are beyond the control of Atlantic Mortgage Services, Inc. These may include changes in applicable laws and/or modifications of programs and procedures of outside agencies including, but not limited to, the Federal Housing Administration (FHA), Department of Veterans Affairs (VA), Government National Mortgage Association (GNMA), Federal National Mortgage Association (FNMA), or private investor. Delays may also be caused by information received by third parties such as an appraisal valued differently than indicated, credit obligations, payment history and/or balances different than those disclosed at time of application. In addition, problems could arise from a change in the applicant's financial circumstances which could result in his or her ineligibility for a loan request.

You may withdraw your request for the residential mortgage loan without penalty or responsibility for additional fees or charges by Atlantic Mortgage Services, Inc. (except those costs extended on your behalf), at any time prior to the acceptance of a commitment. If you wish to make a complaint, please contact Dan Overstreet, President at (321) 777-3199 or (800) 373-3130.

By signing below, I/we acknowledge that I/we have read and understand the above. I/we have received a copy of this disclosure.

Borrower's Signature

Date

Co-Borrower's Signature

Date





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INTEREST RATE LOCK-IN DISCLOSURE

BORROWER(S): _____ LOAN AMOUNT \$ _____

FIXED ___ ARM ___ CONVENTIONAL ___ FHA ___ VA ___ TERM _____

In connection with my (our) mortgage loan application with ATLANTIC MORTGAGE SERVICES, INC., the checked number(s) shall apply to my (our) application.

- 1. We have chosen not to “lock-in” the interest rate and points for our application. We do, however, understand that our interest rate and points can be locked in after the application through the time of underwriting approval.
- 2. We have chosen to “lock-in” the interest rate of _____% and total points of _____. This lock-in will remain in effect for a period of _____days. The lock-in will expire _____. We understand we will be required to close at the foregoing rate irrespective of market rates at the time of closing. We further acknowledge that the “lock-in” applies to mortgage loans that conform to uniform secondary market criteria, (FHLMC/FNMA); should our application package not meet such standards we understand this “lock-in and/or the requested loan program may not apply.
- 3. We have been informed that a “lock-in” is not available. We do, however, understand that our interest rate and points will be determined at the time of approval.

We understand the foregoing does not represent a loan commitment on behalf of ATLANTIC MORTGAGE, and that the foregoing is contingent upon our application meeting ATLANTIC MORTGAGE’S loan underwriting and closing requirements. We acknowledge the current processing time for our loan type, from application to closing, is approximately 30-45 days.

Loan Officer’s Signature

Date

Borrower’s Signature

Date

Co-Borrower’s Signature

Date





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USA PATRIOT ACT DISCLOSURE

BORROWER(S) INFORMATION

Borrower(s): _____ Date: _____

Address: _____

INFORMATION ABOUT PROCEDURES WHEN APPLYING FOR A LOAN

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account or requests a loan.

What this means for you: When you apply for a mortgage, we will ask for your name(s), address, date of birth and other information that will allow us to identify you. We will also ask to see your driver license(s) or other identifying documents.

IMPORTANT

PLEASE PROVIDE A COPY OF YOUR DRIVERS LICENSE OR, OTHER LEGAL PHOTO IDENTIFICATION ALONG WITH THIS FORM

Borrower: _____ Date: _____

Borrower Date of Birth: _____

Co-Borrower: _____ Date: _____

Co-Borrower Date of Birth: _____





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SERVICING DISCLOSURE STATEMENT

NOTICE TO MORTGAGE LOAN APPLICANTS:

THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED. FEDERAL LAW GIVES YOU CERTAIN RIGHTS. READ THIS STATEMENT AND SIGN IT ONLY IF YOU UNDERSTAND ITS CONTENTS.

Because you are applying for a mortgage loan covered by the Real Estate Procedures Act (RESPA)(12 U.S.C. 2601 et seq.) you have certain rights under that Federal Law. This statement tells you about those rights. It also tells you what the chances are that the servicing of this loan may be transferred to a different servicer. "Servicing" refers to collecting your principal, interest, and escrow account payments. If your loan servicer changes, there are certain procedures that must be followed. This statement generally explains those procedures.

TRANSFER PRACTICE AND REQUIREMENTS

If the servicing of your loan is assigned, sold, or transferred to a new servicer, you must be given written notice of the transfer. The present loan servicer must send you notice in writing of the assignment, sale, or transfer of the servicing not less than fifteen (15) days before the date of transfer. The new loan servicer must also send you notice within fifteen (15) days after the date of transfer. Also, a notice of prospective transfer may be provided to you at settlement (when title of your property is transferred to you) to satisfy these requirements. The law allows a delay in the time (not more than thirty (30) days after a transfer) for servicers to notify you under certain limited circumstances, when your servicer is changed abruptly. This exception applies only if your servicer is fired for cause, as in bankruptcy proceedings or is involved in a conversation or receivership initiated by a federal agency.

COMPLAINT RESOLUTION

Section 6 of RESPA (12 U.S.C. 2605) gives you certain rights, whether or not your servicing is transferred. If you send a "qualified written request" to your servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgment within twenty (20) business days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name, and account number, and your reasons for the request. Not later than sixty (60) business days after receiving your request, your servicer must make any appropriate corrections to your account, and must provide you with written clarification regarding any dispute. During this sixty (60) day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request.

DAMAGE AND COSTS

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section.





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SERVICING TRANSFER ESTIMATES BY ORIGINAL LENDER

The following is the best estimate of what will happen to the servicing of your mortgage loan:

- We do not service mortgage loans. We intend to assign, sell or transfer the servicing of your loan to another party. You will be notified at settlement regarding servicer.
- We are unable to service this loan. However, that may change in the future. For all the loans that we make in the twelve (12) month period after your loan is funded, we estimate that the chance of our transferring the servicing of the loan is between:

_____ 0 to 25% _____ 26 to 50% _____ 51 to 75% _____ 76 to 100%

(This is only our best estimate and it is not binding. Business conditions or other circumstances may affect our future transferring decisions.)

- This is our record of transferring the servicer of our loans we have made in the past:

<u>Year</u>	<u>Percentage of Loans Transferred</u>
	(rounded to nearest quartile 0%,25%,50%,75%, or 100%)
2007	100%
2006	100%
2005	100%

The estimates in 2 and 3 above do not include transfers to affiliates or subsidiaries. If the servicing of your loan is transferred to an affiliate or subsidiary in the future, you will be notified in accordance with RESPA

INSTRUCTIONS TO PREPARER

For applications received in calendar year 2007 after the effective date of this Notice, the information above will be for calendar year 2006 only, for applications received after 2006, this information will be for calendar years 2006 and 2007; and for applications received in 2008 and thereafter, this information will be for the previous three (3) calendar years.

ACKNOWLEDGMENT OF MORTGAGE LOAN APPLICANTS

I/We have read the disclosure form and understand its contents, as evidenced by my/our signature(s) below.

Borrower's Signature

Date

Co-Borrower's Signature

Date





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MOST FREQUENTLY ASKED TRUTH-IN-LENDING QUESTIONS and THEIR ANSWERS

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
The cost of your credit as a yearly rate A %	The dollar amount the credit will cost you \$ B	The amount of credit provided to you or on your behalf \$ C	The amount you will have paid after making all payments as scheduled \$ D

Q. What is a Truth In Lending Disclosure and why do I receive it?

A. Atlantic Mortgage Services, Inc. is required by federal law to provide you with a Truth-In-Lending Disclosure. The disclosure is designed to give you information about the costs of your loan so that you may compare these costs with those of other loan programs offered by us or, other lenders.

Q. What is the ANNUAL PERCENTAGE RATE? (Box “A” Above)

A. The APR is the cost of your credit expressed as an annual rate, and can be compared to the APR on other loan programs to give you a consistent means of comparing rates and programs.

Q. Why is the ANNUAL PERCENTAGE RATE different from the interest rate for which I applied?

A. The APR is computed from the Amount Financed and is based on what your proposed payments will be on the actual loan amount credited to you at settlement. For a \$50,000 loan with \$2,000 Prepaid Finance Charges, a 30-year term, and a fixed interest rate of 12%, the payments would be \$514.31 (principal and interest). Since the APR is based on the Amount Financed (\$48,000), while the payment is based on the actual loan amount given (\$50,000), the APR (12.533%) is higher than the 12% interest rate.





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MOST FREQUENTLY ASKED TRUTH-IN-LENDING QUESTIONS and THEIR ANSWERS (CONT.)

Q. What is the FINANCE CHARGE? (Box “B” above)

A. The Finance Charge is the cost of credit expressed in dollars. It is the total amount of interest calculated at the interest rate over the life of the loan, plus Prepaid Finance Charges and the total amount of any required mortgage insurance charged over the life of the loan.

Q. What is the AMOUNT FINANCED? (Box “C” above)

A. The Amount financed is the loan amount applied for, minus the prepaid Finance Charges. Prepaid Finance Charges include items paid at or before settlement, such as loan origination, commitment or discount fees (“points”), adjusted interest, and initial mortgage insurance premium. The Amount Financed is lower than the amount you applied for because it represents a NET figure. If you applied the \$50,000 and the Prepaid Finance Charges total \$2,000, the Amount Financed would be \$48,000. However, if your loan is approved in the amount requested, you will receive credit for the full amount for which you applied. In this example, you would receive a \$50,000 loan rather than a \$48,000 loan.

Q. What is the TOTAL OF PAYMENTS? (Box “D” above)

A. This figure represents the total amount you will have paid if you make the minimum required payments for the entire term of the loan. This includes principal, interest, mortgage premiums, but does not include payments for real estate taxes or property insurance premiums.

Q. What if my Disclosure states that I will not be entitled to a refund of part of the finance charge? What does this mean?

A. This means that you will be charged interest for the period of time in which you used the money loaned to you. Your prepaid finance charge is generally not refundable, nor is any interest which has already been paid.

(Borrower) (Date) _____ (Co-Borrower) (Date)





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DISCLOSURE OF RELATIONSHIP AND COMPENSATION

You, the undersigned applicant(s) agree to enter into this mortgage loan origination agreement with Atlantic Mortgage Services, Inc. as an independent contractor to apply for a residential mortgage loan from a participating lender with which we from time to time contract upon such terms and conditions as you may request or a lender may require. You inquired into mortgage financing with Atlantic Mortgage Services, Inc. on the date of this document. We are licensed as a "Mortgage Lender" under the State of Florida.

SECTION 1. NATURE OF RELATIONSHIP. In connection with this mortgage loan:

- We are acting as an independent contractor and not as your agent.
- We will enter into separate independent contractor agreements with various lenders.
- While we seek to assist you in meeting your financial needs, we do not distribute the products of all lenders or investors in the market and cannot guarantee the lowest price or best terms available in the market.

SECTION 2. OUR COMPENSATION. The lenders whose loan products we distribute generally provide their loan products to us at a wholesale rate.

- The retail price we offer you--your interest rate, total points and fees--will include our compensation.
- In some cases, we may be paid all of our compensation by either you or the lender.
- Alternatively, we may be paid a portion of our compensation by both you and the lender. For example, in some cases, if you would rather pay a lower interest rate, you may pay higher up-front points and fees.
- Also, in some cases, if you would rather pay less up-front, you may be able to pay some or all of our compensation indirectly through a higher interest rate in which we will be paid directly by the lender.

We also may be paid by the lender based on (i) the value of the mortgage loan or related servicing rights in the market place or (ii) other services, goods or facilities performed or provided by us to the lender.

By signing below, applicant(s) acknowledge receipt of a copy of this signed agreement.

Atlantic Mortgage Services, Inc.

Authorized Signature: _____

Print Name: _____

Applicant(s):

Signature: _____

Signature: _____

Print Name: _____

Print Name: _____

Address: _____

Address: _____

Date: _____

Date: _____





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HOUSING NOTICES

EQUAL CREDIT OPPORTUNITY ACT

The Federal equal Credit Opportunity Act (12 CER 202) provides that a creditor shall not discriminate against an applicant on a prohibited basis regarding any aspect of a credit transaction. A creditor may request information with regard to race, sex, age, and marital status for Government monitoring purposes. Generally, a creditor may not request any information concerning a spouse or former spouse of an applicant. However, Section 202.5(c)(2) details those instances when such information may be requested (i.e., if spouse will be contractually liable upon the account, a creditor may request any information.)

Section 202.5(d)(1-5) details those areas with regard to marital status, sex, income, family, race, color religion, or national origin about which a creditor may not request information.

Section 202.6 also provides that a creditor may consider in evaluating an application any information that the creditor obtains provided such information is not used to discriminate against an applicant on a prohibited basis.

This regulation also sets forth those requirements a creditor must comply with in the event of adverse action regarding an application.

The Federal agency that administers compliance with the Equal Credit Opportunity Act Concerning this creditor is the Supervisory Agent at the Federal Home Loan Bank of Pittsburgh.

The following information is being requested for the purpose of monitoring compliance with Federal anti-discrimination statutes. If you respond, you are further advised the lender will not consider this information in the analysis of your loan application.

<u>BORROWER</u>	<u>CO-BORROWER</u>
<input type="checkbox"/> I do not wish to furnish this information	<input type="checkbox"/> I do not wish to furnish this information
<u>RACE/NATIONAL ORIGIN</u> <input type="checkbox"/> White <input type="checkbox"/> Black <input type="checkbox"/> Other <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian or Pacific Islander <input type="checkbox"/> Hispanic	<input type="checkbox"/> White <input type="checkbox"/> Black <input type="checkbox"/> Other <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian or Pacific Islander <input type="checkbox"/> Hispanic
<u>SEX</u> <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Age	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Age
<u>MARITAL STATUS</u> <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, widowed, divorced)	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, widowed, divorced)

FAIR CREDIT REPORTING ACT

I understand that, as part of assembling my loan application, Atlantic Mortgage Services, Inc. will request a consumer report bearing my credit worthiness, credit standing, and credit capacity. This notice is given to me pursuant to the Fair Credit Reporting Act of 1970, Section 601 to Section 622, inclusive. I am entitled to such information within 60 days of written demand therefore made to the credit reporting agency pursuant to Section 606(d) of the Fair Credit Act.

HUD SETTLEMENT COST GUIDE

We are required by law to provide you with a HUD Settlement Cost Booklet which describes the various costs involved with your real estate transaction. By signing below, you acknowledge receipt of this booklet.

ANTI-COERCION STATEMENT

The Insurance Laws of the State of Florida provide that the lender may not require the borrower to take insurance through any particular insurance agent or company to protect the mortgaged property. The borrower has the right to have the insurance placed with an insurance agent or company of his/her choice, provided such agent meets the requirements of the lender. The lender, however, has the right to designate reasonable financial and experience as to the company and the adequacy of the coverage. If the selection of insurance agent or company is not mutually agreeable, then the lender shall furnish the borrower a copy of the rules and regulations promulgated by the Insurance Commissioner governing the placing of such insurance.

I/We hereby certify that I/we have read and understand the Notices set forth above, and acknowledge receipt of a copy of said Notices.

Borrowers Signature

Date

Co-Borrower's Signature

Date





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Form **4506-T**

Request for Transcript of Tax Return

(Rev. April 2006)

Department of the Treasury
Internal Revenue Service

▶ 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: If a third party requires you to complete Form 4506-T, do not sign Form 4506-T if 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 2003, filed in 2004, will not be available from the IRS until 2005. 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	

For Privacy Act and Paperwork Reduction Act Notice, see page 2. Cat. No. 37667N Form **4506-T** (Rev. 4-2006)





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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 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.

Note. If you are requesting more than one transcript or other product and the chart below shows two different service centers, mail your request to the service center based on the address of your most recent return.

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 678-530-5326
Arkansas, Kansas, Kentucky, Louisiana, Mississippi, Oklahoma, Tennessee, Texas, West Virginia	RAIVS Team Stop 6716 AUSC Austin, TX 73301 512-460-2272
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nebraska, Nevada, New Mexico, Oregon, South Dakota, Utah, Washington, Wyoming	RAIVS Team Stop 38101 Fresno, CA 93888 559-253-4990
Connecticut, Illinois, Indiana, Iowa, Michigan, Minnesota, Missouri, North Dakota, Ohio, Wisconsin	RAIVS Team Stop 6705-B41 Kansas City, MO 64999 816-823-7667
New Jersey, Pennsylvania, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team DP 135SE Philadelphia, PA 19255-0695 215-516-2931

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	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
A foreign country, or A.P.O. or F.P.O. address	RAIVS Team DP 135SE Philadelphia, PA 19255-0695 215-516-2931

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-6406, Washington, DC 20224. Do not send the form to this address. Instead, see *Where to file* on this page.

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.