



7933 Preston Road
Building 1, 2nd floor
Plano, Texas 75024

Dear Mortgageor(s):

As your mortgage loan servicer, we want to help you stay in your home. We may be able to help you by modifying your mortgage loan referenced above (the "Loan") to lower your interest rate and/or lower your monthly payments. To determine whether you are eligible for a modification of your Loan terms, or another workout option for your Loan, you will need to complete, sign and return the enclosed forms listed below, as well as provide us with the listed income documentation in support of your request, as follows:¹

- 1. For all borrowers who signed the Note:**
 - a. Loan Modification / Workout Request Form signed by all borrowers
 - b. IRS Form 4506-T (Request for Transcript of Tax Return) for each borrower – if you filed your tax returns jointly, you may send in one form signed and dated by both of the joint filers
 - c. A Hardship Affidavit signed by all borrowers – must include a written explanation of your financial hardship that makes it difficult for you to pay your monthly payments under the existing terms of your Loan
 - d. A copy of all pages of the two most recent bank statements for each bank account held by each borrower – if you are self-employed, please submit copies of your bank statements for the past three months
 - e. For each borrower who is a salaried employee, a copy of the most recent pay stubs from the past 30 days – if you earn commissions, please submit a copy of the most recent pay stubs from the past 60 days
- 2. For each borrower who has income such as social security, disability or death benefits, pension, public assistance or unemployment:**
 - a. Copy(ies) of the benefits statement or letter from the provider that states the amount, frequency and duration of the benefit – social security, disability, death or pension benefits must continue for at least 3 years to be considered; public assistance or unemployment benefits must continue for at least 9 months to be considered
- 3. For each borrower that would like us to consider alimony or child support as additional income available to repay the Loan (you are not required to provide this information unless you choose to have it considered in connection with your modification or workout request):**
 - a. A copy of the divorce decree, separation agreement or other written agreement or decree that states the amount of the alimony or child support and period of time over which it will be received – payments must continue for at least 2 years to be considered
 - b. If the amounts are not shown on the bank statements provided under item 1 above, proof of full, regular and timely payments such as copies of deposit slips, bank statements, and/or court verification documents
- 4. For each borrower who has rental income, a copy of the fully-executed lease agreements**
- 5. If you have additional household income that you would like considered in connection with your modification or workout request, please provide copies of any documents verifying the additional household income²**
- 6. If your property is listed for sale, a copy of:**
 - a. Real Estate Listing for Sale
 - b. Ratified sales contract
 - c. Net proceeds sheet prepared by the Agent / Title company (i.e., HUD-1 Settlement Statement)

¹ All documentation must be sent to us by U.S. mail or an overnight mail courier. Because email is not a secure form of communication, please do not send us your information or documents by email.

² We will request authorization to pull credit from any non-borrower whose income is considered in support of your modification or workout request.

As noted, please send us copies of all the income documentation applicable to you. We do not need originals of the income documentation. If you have other types of income, or if you do not have any of the required documentation listed above to support your income, please contact us at 1-877-230-8516 to discuss whether other supporting documentation will be considered acceptable for your modification / workout request.

Capital One, N.A. (the "Bank") must receive the completed and signed originals of the Loan Modification / Workout Request Form, Authorization Form, IRS Form 4506-T, and Hardship Affidavit, as well as the copies of your income documentation, by no later than **20 days from the date of this letter** in order for us to proceed with your request to modify your Loan terms or to assist you with another workout option for your Loan, such as a repayment plan or sale of your home. Please remember to keep a copy of these documents for your records. If we do not receive the additional information listed on the following page on or before **20 days from the date of this letter**, we will consider your request for assistance closed for incompleteness. No further action will be taken.

Once we receive your information and documentation, we will determine whether you are eligible for a modification of your Loan or another workout option. Please note that, as we review your file, you may be asked to provide us with additional information and/or documents regarding your circumstances.

If we determine that you are eligible for a modification, we will contact you to finalize the terms of the modification. Among other things, you will be required to submit by certified check or money order one full payment at the estimated modified payment amount as a precondition to your modification, and to sign a Modification Agreement before a notary. The Modification Agreement may be recorded in the land records where your property is located. Additionally, if we determine that you are eligible for a modification, the following third-party costs, if applicable, will need to be paid by check or money order before the modification is finalized: (1) a fee for a property valuation (an Automated Valuation Model or "AVM") of \$14; (2) title fees to LSI Settlement Services (LSI)³ of \$255; and (3) a fee for a flood certification of \$10.

If we determine that you do not meet the eligibility requirements for the requested modification, we will not be able to offer you a modification, and we will advise you accordingly. We also will contact you to discuss other workout alternatives that may be available to assist you.

Please note that, while we consider your request for a modification, any pending foreclosure sale, if applicable, will be postponed until we have made our determination of your eligibility. However, any pending foreclosure proceedings will not be dismissed or withdrawn unless or until a modification of your Loan terms is made final and in effect, or until you successfully complete another workout option such as a repayment plan or a sale of the property. If you do not meet all preconditions for a modification or other workout, including providing us with all required information and documentation, or if you choose not to accept the modification or other workout terms, the Bank will consider your request withdrawn and continue to service the Loan in accordance with its existing terms. Such servicing may include, if applicable, initiation or continuation of collections efforts and/or foreclosure on the property securing your Loan.⁴

We appreciate this opportunity to serve your home financing needs. Thank you for being a customer of Capital One, N.A.

Sincerely,

Early Loss Mitigation Department
Mortgage Loan Servicing Division

This correspondence is not being provided to you in connection with the federal government's Home Affordable Modification Program, and neither the Servicer nor the Borrower(s) will receive any government incentives or other benefits available under that Program.

³ The Bank requires the use of LSI Settlement Services ("LSI") for the Loan modification you requested. The Bank has no ownership interest in LSI, and LSI is not a subsidiary of, or otherwise affiliated with, the Bank.

⁴ Please note that this letter is intended to resolve your delinquency and shall not supersede any letters, documents or filings necessary to collect on your account. Please also note that any activity in connection with your Loan modification or workout request, including, but not limited to, our acceptance of any payments from you, in no way prejudices any pending foreclosure proceedings or any notices relative to foreclosure that have been or may be sent to you.



7933 Preston Road
Plano, Texas 75024

LOAN MODIFICATION / WORKOUT REQUEST FORM

Borrower's Information:

	Borrower	Co-Borrower
Name		
Self Employed or Salaried?		
Monthly Gross Income (before taxes)		
Rental Income		
Child Support / Alimony ⁵		
Disability Benefits		
Social Security Benefits		
Other Income		

Property Information:

Is this property a rental? Yes No

Do you currently reside in the property? Yes No

If No: When did you last occupy the property? _____

Are there any subordinate liens recorded against the property? Yes No

If Yes: Subordinate lender's name _____

Loan balance _____

Have the names on the title of your property changed since the initial closing of your mortgage Loan? Yes No

If Yes, please explain:

⁵ You are not required to provide this information unless you choose to have it considered in connection with your modification or workout request.

LOAN MODIFICATION / WORKOUT REQUEST FORM – PAGE 2

Household Expense Information:

*Total Monthly Expenses:	
Homeowners' Association / Condo Dues:	

*Be sure to include the following expense items, as applicable, in the Total Monthly Expenses:

- Food
- Utilities (to include gas, electric, water, sanitation, sewer, heating oil)
- Telephone (to include cellular, residential)
- Public transportation (to include parking, tolls, ferry)
- Child support / alimony / Child day care
- Tuition
- Entertainment (to include dining out, movies)
- Cable TV / satellite / internet
- Security system
- Vehicle insurance / fuel / maintenance
- Clothing / Laundry / dry cleaning
- Home maintenance, repairs & upkeep
- Hazard insurance / taxes (if not being escrowed)
- Life insurance
- Medical / Dental insurance (not including paycheck deduction)
- Fitness / Country club fees
- Vacation / Spending money

Borrower's Name (Print) _____ Borrower's Signature _____ Date _____

Borrower's Name (Print) _____ Borrower's Signature _____ Date _____

This document is not being provided to you in connection with the federal government's Home Affordable Modification Program, and neither the Servicer nor the Borrower(s) will receive any government incentives or other benefits available under that Program.

HARDSHIP AFFIDAVIT

This document is not being provided to you in connection with the federal government's Home Affordable Modification Program, and neither the Servicer nor the Borrower(s) will receive any government incentives or other benefits available under that Program.

Borrower Name (First, Middle, Last) _____ DOB: _____

Co-Borrower Name (First, Middle, Last) _____ DOB: _____

Property Address: _____

Loan Number: _____

("I", "my" and/or "me" shall refer to all borrowers on the mortgage loan referenced above ("Loan"). In order to be considered for a modification of my Loan terms or other workout options that I have requested, I am submitting this Affidavit and indicating by my checkmarks the one or more events that contribute to my difficulty making payments on my Loan.

Borrower	No	Yes	Co-Borrower	No	Yes	Description
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	My income has been reduced or lost. Examples: unemployment reduced hours, reduced pay, or a decline in self-employed business earnings. Provide details under "Explanation" below.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	My household financial circumstances have changed. Examples: death in the family; serious or chronic illness; permanent or short-term disability; increased family responsibilities such as adoption or birth of a child, or taking care of elderly relatives or other family members. Provide details under "Explanation" below.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	My expenses have increased. Examples: monthly mortgage payment has increased or will increase; high medical and health-care costs; uninsured losses (such as those due to fire or other natural disaster); unexpectedly high utility bills; increased real property taxes. Provide details under "Explanation" below.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	My cash reserves are insufficient to maintain the payment on my Loan and cover basic living expenses at the same time. Cash reserves include assets such as cash, savings, money market funds, marketable stocks or bonds (excluding retirement accounts). Cash reserves do not include assets that serve as an emergency fund (generally equal to three times my monthly debt payments). Provide details under "Explanation" below.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	My monthly debt payments are excessive, and I am overextended with my creditors. I may have used credit cards, home equity loans or other credit to make my monthly mortgage payments. Provide details under "Explanation" below.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	There are other reasons I cannot make our mortgage payments. Provide details under "Explanation" below.

Request for Transcript of Tax Return

(Rev. January 2009)

Department of the Treasury
Internal Revenue Service

OMB No. 1545-1872

▶ 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.

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) Title (if line 1a above is a corporation, partnership, estate, or trust) Spouse's signature	Date Telephone number of taxpayer on line 1a or 2a ()
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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, 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	RAVS Team Stop 679 Andover, MA 05501
Alabama, Delaware, Florida, Georgia, North Carolina, Rhode Island, South Carolina, Virginia	RAVS Team P.O. Box 47-421 Stop 91 Doraville, GA 30062
Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, or A.P.O. or F.P.O. address	RAVS Team Stop 6716 AUSC Austin, TX 73301
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Iowa, Kansas, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	RAVS Team Stop 37106 Fresno, CA 93888
Arkansas, Connecticut, Illinois, Indiana, Michigan, Missouri, New Jersey, Ohio, Pennsylvania, West Virginia	RAVS Team Stop 6705-B41 Kansas City, MO 64639
	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	RAVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409
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	RAVS Team P.O. Box 145300 Stop 2800 F Cincinnati, OH 45250
	801-620-6922

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 6109(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:AMP: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.