Is making your mortgage payment becoming difficult?

We are here to help.

There is help available if you are having difficulty making your mortgage loan payments.

We will work with you in an effort to make your mortgage payment affordable.

- You will not pay any fees to take advantage of this opportunity to modify your mortgage payment and keep your home.
- Now is the time to act!

Here's how our process works:

First, we will determine if you are eligible based on your situation. If you are eligible, we will look at your monthly income and housing costs, including any past due payments, and then determine an affordable mortgage payment. In order for us to review your situation and determine your eligibility, **please complete the following steps:**

Step 1 Explain the financial hardship you are suffering.

Provide a completed and signed Hardship Affidavit (found on page 3 of this package) for all borrowers (no notary required).

Step 2 Submit documentation of your income.

Complete a signed and dated copy of the IRS Form 4506-T (Request for Transcript of Tax Return) found on page 6 of this package, for each borrower (borrowers who filed their tax returns jointly may send in one IRS Form 4506-T signed and dated by both of the joint filers), and provide documentation to verify the income of each borrower (including any alimony or child support that you choose to rely upon to qualify). **This documentation should include:**

For each borrower who is a salaried employee:

- Copy of the most recent filed federal tax return with all schedules; and
- Copy of the two most recent pay stubs.

For each borrower who is self-employed:

- Copy of the most recent filed federal tax return with all schedules, and
- Copy of the most recent quarterly or year-to-date profit/loss statement.

For each borrower who has income such as social security, disability or death benefits, pension, public assistance, or unemployment:

- Copy of most recent federal tax return with all schedules and W-2 or copies of two most recent bank statements.
- Copy of benefits statement or letter from the provider that states the amount, frequency and duration of the benefit. Such benefit must continue for at least 3 years to be considered qualifying income under this program.

For each borrower who is relying on alimony or child support as qualifying income:

- Copy of 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 3 years to be considered qualifying income under this program.
- Proof of full, regular and timely payments; for example deposit slips, bank statements, court verification or filed federal tax return with all schedules.

For each borrower who has rental income:

- Copies of most recent two years filed federal tax returns with all schedules, including Schedule E—Supplement Income and Loss. Rental income for qualifying purposes will be 75% of the gross rent.

If you have other types of income or have questions about the documentation required, please contact us at 1.800.781.7399.

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Step 3 Return your completed and signed Hardship Affidavit, IRS Form 4506-T, and income documentation to IndyMac by mail or fax.

Fax this information to using the enclosed fax cover sheet to:
1.866.435.7643

or

Mail to:
IndyMac
901 East 104th Street
Suite 400C
Kansas City, MO 64131

Step 4 Update your financial information online by completing the following:

- Login to your account on our customer website at **www.imb.com**
- If you have not visited our website before, you will be required to register and set up an online account.
- Click on "Late Payments Options" on the Left Navigation Bar.
- From the "Late Payment Options" page click on the link at the bottom of the page called "Click here to update your financial data."
- Select your reason for payment default and click "continue."
- Enter your income and expenses in the provided form and click "continue."
- Enter your asset information in the provided form and click "continue."
- View and print your confirmation letter.

Once you have completed steps 1 through 4 you will be contacted by our Home Loan Servicing department within 30 days.

Fax Cover Sheet

We are here to help.

To: IndyMac Mortgage Services

Fax Number: 1.866.435.7643

Name:

IndyMac Loan Number:

Email Address:

Phone Number:

Mailing Address:

Customer Checklist

Please read the important steps below and initial them to confirm that, for each borrower, you have completed each one:

Borrower	Co-Borrower	
________	________	1. Completed and signed the 3 page Hardship Affidavit.
________	________	2. Completed and signed the 4506-T Form.
________	________	3. Completed the income documentation.

I/We agree that I/we have completed the required steps as described above.

Borrower

Signature: **Date:**

Co-Borrower

Signature: **Date:**

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Hardship Affidavit

We are here to help.

Borrower

Name: **Social Security Number:**

Daytime Phone Number: (   ) **Evening Phone Number: (   )**

Property Address:

City: **State:** **ZIP:**

Email Address:

Co-Borrower

Name: **Social Security Number:**

Daytime Phone Number: (   ) **Evening Phone Number: (   )**

Property Address:

City: **State:** **ZIP:**

Email Address:

I/we am/are not able to fulfill my/our current loan obligations. I/We are/am submitting this form to IndyMac and indicating by my/our checkmarks ("✔") that one or more events that contribute to my/our difficulty making payments on my/our mortgage loan. (Check all that apply.)

Borrower	Co-Borrower	
☐	☐	My income has been reduced or lost. For example: unemployment, underemployment, reduced job hours, reduced pay, or a decline in self-employed business earnings. I have been provided details below under "Explanation."
☐	☐	My household financial circumstances have changed. For example: death in family, serious or chronic illness, permanent or short-term disability, increased family responsibilities (adoption or birth of a child, taking care of elderly relatives or other family members). I have provided details below under "Explanation."
☐	☐	My expenses have increased. For example: monthly mortgage payment has increased or will increase, high-medical and health-care costs, uninsured losses (such as those due to fires or natural disasters), unexpectedly high utility bills, increased real property taxes. I have provided details below under "Explanation."
☐	☐	My cash reserves are insufficient to maintain the payment on my mortgage 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). I have provided details below under "Explanation."
☐	☐	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. I have provided details below under "Explanation."
☐	☐	There are other reasons I/we cannot make our mortgage payments. I have provided details below under "Explanation."

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Explanation

Use this space to thoroughly document the items checked on the previous page.

Borrower/Co-Borrower Acknowledgement

1. Under penalty of perjury, I/we certify that all of the information in this affidavit is truthful and the event(s) identified above has/have contributed to my/our need to modify the terms of my/our mortgage loan.
2. I/we understand and acknowledge that IndyMac may investigate the accuracy of my/our statements, may require me/us to provide supporting documentation, and that knowingly submitting false information may violate Federal law.
3. I/we understand that IndyMac will pull a current credit report on all borrowers obligated on the Note.
4. I/we understand that if I/we have intentionally defaulted on my/our existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this Hardship Affidavit, or if I/we do not provide all of the required documentation, IndyMac may cancel the Agreement and may pursue foreclosure on my/our home.
5. I/we certify that my/our property is owner-occupied and I/we have not received a condemnation notice.
6. I/we certify that I/we am/are willing to commit to credit counseling and it is determined that my/our financial hardship is related to excessive debt.
7. I/we certify that I/we am/are willing to provide all requested documents and to respond to all IndyMac communication in a timely manner. I/we understand that time is of the essence.
8. I/we understand that IndyMac will use this information to evaluate my/our eligibility for a loan modification or other workout, but is not obligated to offer me/us assistance based solely on the representations in this affidavit.

Borrower

Signature: ____________________ **Date:** ____________

Co-Borrower

Signature: ____________________ **Date:** ____________

Form **4506-T**

(Rev. January 2008)

Department of the Treasury
Internal Revenue Service

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.

IndyMac, 901 East 104th St., Suite 400C, Kansas City, MO 64131

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. ▶ **1040**

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.

12 / 31 / 2007   **12 / 31 / 2008**   / /   / /

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.

Telephone number of taxpayer on line 1a or 2a ( )

Sign Here

Signature (see instructions) — Date

N/A

Title (if line 1a above is a corporation, partnership, estate, or trust)

Spouse's signature — Date