

Mortgage Assistance Application Packet

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We are here to help! You can contact us during normal business hours at:

Phone 812-670-3776
Toll Free 1-855-232-7925
Fax 812-670-4911
Email LossMitigation@fsbbank.net
Secure Email Messaging <https://fsbbank.secureemailportal.com/s/e>

Learn more About Options to Avoid Foreclosure

If you want to stay in your home, we may be able to help you keep it. For example, you may be eligible for a deferment of your payments for a period of time to help get through your hardship or to permanently modify your mortgage, lowering your monthly payment to make it more affordable. If you have decided to leave the house, we may have options to help you without going through a foreclosure. Either way, the sooner you call us to explore your options, the more alternatives you may have.

I want to stay in my home

- **Refinance or Re-amortization:** If you've kept your payments current (*not more than one payment was 30 or more days late in the last 12-months and zero 30 day late payments in the last six months*) and your loan originated at least five years ago, then as long as the appraised value of your home is close to or less than what you owe, we may be able to help you refinance or re-amortize your existing First Savings Bank mortgage.
- **Reinstatement:** Pay the total amount you owe to bring your mortgage current in a lump sum payment and by a specific date. This may follow a repayment or forbearance plan as described below. A reinstatement allows you to avoid foreclosure by bringing your mortgage current if you can demonstrate funds will become available at a specific date in the future.
- **Repayment Plan:** Pay back your past-due payments together with your regular payments over an extended period. This will allow you time to catch up on late payments without having to pay a lump sum.
- **Temporary Deferment:** If your situation is temporary, you may be able to make reduced or no mortgage payments for a specific period providing you with time to improve your situation and get back on your feet.
- **Modification:** Receive modified mortgage terms to make it more affordable or manageable. These changes may permanently modify your mortgage so that your payments or terms are more manageable as a permanent solution to a long-term or permanent hardship.
- **Forbearance Plan:** If you need more than two or three months to resolve your hardship, a Forbearance Plan may allow you to make reduced mortgage payments or even no mortgage payments for a specific period of time. This time is intended to allow you to improve your financial situation and possibly qualify for a better option than would be available to you today.

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I'm willing (or wanting) to leave my house

We understand that sometimes staying in your house may no longer be the right decision. Job relocations or losses, divorces, and other major life circumstances sometimes happen. You may still be able to avoid foreclosure using one of these solutions to help settle your First Savings Bank mortgage loan:

- **Short Sales:** If you're looking to settle your home loan debt and prevent foreclosure, you may want to consider a short sale – selling the property for less than you owe. First Savings Bank may work with you on the best Short Sale options which generally fall into two categories:
 - **Cooperative Short Sale:** If you did not qualify for a loan modification or deferral **and** are looking to settle your home loan debt to prevent foreclosure, this may be right for you. If approved, we will work cooperatively towards an outcome that helps settle your mortgage loan. In some cases, you may qualify for assistance with relocation costs.
 - **Traditional Short Sale:** This may be an option if you already have a buyer but don't yet have approval from First Savings Bank to pursue a short sale. Please call us to discuss your options. If you come to us with an offer but without prior approval, we may be required to evaluate you for all programs, including a loan modification, before you can be eligible for a short sale. If you have already decided to sell your house and are considering a short sale, please call us immediately. Our contact information is at the bottom of this page.
- **Pre-Foreclosure Sale:** Sell your home and pay off a portion of your mortgage balance when you owe more on the home than it is worth. This may allow you to transition out of your house without going through foreclosure.
- **Deed-in-Lieu of Foreclosure:** With a deed-in-lieu of foreclosure, or deed-in-lieu, you agree to transfer the title or ownership of your property to First Savings Bank in order to avoid foreclosure. This process may satisfy all or a portion of the mortgage debt and in some cases, we might be able to offer relocation assistance.

We are here to help!

Regardless of which are the best options for you, you will need to take action to regain control of your housing situation. Don't delay; foreclosure proceedings may be initiated on your mortgage if we don't hear from you and you become delinquent on your mortgage loan payments. Call us and we'll talk you through available options, help you understand the forms and documents we need from you and discuss how the available options might affect you now and in the future. Our contact information is at the bottom of this page.

Beware of Foreclosure Scams!

Scam artists have stolen millions of dollars from distressed homeowners by promising immediate relief from foreclosure, or demanding cash for counseling services when HUD-approved counseling agencies provide the same services for FREE. If you receive an offer, information or advice that sounds too good to be true, it probably is. Don't let them take advantage of you, your situation, your house or your money. Remember, help is FREE. We are here to help you. Contact us if you are unsure.

How to Spot a Scam – beware of a company or person who:

- Asks for a fee in advance to work with your lender to modify, refinance or reinstate your mortgage.
- Guarantees they can stop a foreclosure or get your loan modified.
- Advises you to stop paying your mortgage company and pay them instead.
- Pressures you to sign over the deed to your home or sign any paperwork that you haven't had a chance to read, and you don't fully understand.
- Claims to offer "government-approved" or "official government" loan modifications.
- Asks you to release personal financial information online or over the phone and you have not been working with this person and/or do not know them.

To Report a Scam or a Suspected Scam:

- Go to www.preventloanscams.org and fill out the Loan Modification Scam Prevention Network's (LMSPN) complaint form online and get more information on how to fight back. Note: you can also fill out this form and send to the fax number/e-mail/address (your choice!) on the back of the form.
- Call (888) 995-HOPE (4673) and tell the counselor about your situation and that you believe you got scammed or know of a scam.

What should I do if I am having mortgage payment challenges?

We get it. Life happens and circumstances sometimes change with little or no warning. If you are experiencing a financial hardship that makes your mortgage payment a challenge, please complete and submit this application, along with the required documentation as outlined in the Mortgage Assistance Application Checklist. Faster responses may be received by emailing your application to LossMitigation@fsbbank.net.

We will contact you within five business days to acknowledge receipt and let you know if you need to send additional information or documents. We will use the information you provide to help us identify the assistance and options you may be eligible to receive. If you need help completing this application, please contact LossMitigation@fsbbank.net or 812-670-3776.

Complete and signed applications are required before we can begin processing your request but we can discuss options with you at any time.

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Mortgage Assistance Application Checklist

Important: All documents listed on this form are required. Documents indicated with an asterisk (*) will be required if applicable. We will be unable to review your request for assistance until all required documents are received. Use the checklist below prior to submission to ensure all documents are included with submission.

Copies Of All Documents Listed Below Must Be Provided For A Complete Application:

- ☐ Completed, signed and dated Mortgage Assistance Application
- ☐ Signed and dated hardship letter
- ☐ Most recent, signed, dated and completed tax returns
- ☐ Last 2 months bank statements for all accounts, Checking, Savings, CD, etc. (ALL PAGES)
Note: A screen print of your transaction history is unacceptable, actual statements are needed
- ☐ Copies of bills and receipts for all additional living expenses
Note: Bills and receipts for additional living expenses must be submitted to be included in review
- ☐ Copy of previous year W-2 form
- ☐ Hardship information and copies of documentation
Note: Refer to your specific hardship document for details.
- ☐ Proof of income

The following documents may be required for your application. Please call us and we can help you determine which ones are necessary.

- ☐ *Signed and dated 4506T-EZ
- ☐ *Pre-foreclosure sale information if applicable
- ☐ *Third Party Authorization if applicable
- ☐ *Non-Borrower Authorization Form if applicable

Our team of specialists are here to help. Please reach out to us with any questions at 812-670-3776. Once a complete application is ready, you may submit it to First Savings Bank using one of the methods below:

Preferred Delivery Method

First Savings Bank Secure Message Center: <https://fsbbank.secureemailportal.com/s/e>

Alternative Delivery Methods

- Email: LossMitigation@fsbbank.net
- Fax: 812-670-4911
- Mail: First Savings Bank
ATTN: Loss Mitigation Department
301 Southern Indiana Avenue
Jeffersonville, IN 47130

Mortgage Assistance Application

Your Mortgage Loan Number: _____

Section 1a. Borrower Information

Borrower Name: _____

Date: _____

Social Security Number: _____

Date of Birth: _____
(MM/DD/YYYY)

Email Address: _____

Primary Phone Number: _____

Best Time to Call: _____

Cell Phone Number: _____

Best Time to Call: _____

Property Address: _____
Street Address City State Zip

Employer Name: _____

Date Hired: _____
(MM/DD/YYYY)

Marital Status: ☐ Married ☐ Divorced ☐ Separated ☐ Single ☐ Widowed

Total Number in Household: _____

Preferred Contact Method: ☐ Primary Phone ☐ Cell Phone ☐ Email
☐ Text (Checking this box indicates your consent for text messaging).

Are you on active duty with the military (including the National Guard and Reserves), the dependent of a borrower on active duty, or the surviving spouse of a member of the military who was on active duty at the time of death? ☐ Yes ☐ No

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Section 1b. Co-Borrower Information

Co-Borrower Name: _____

Date: _____

Social Security Number: _____

Date of Birth: _____
(MM/DD/YYYY)

Email Address: _____

Primary Phone Number: _____

Best Time to Call: _____

Cell Phone Number: _____

Best Time to Call: _____

Property Address: _____
Street Address City State Zip

Employer Name: _____

Date Hired: _____
(MM/DD/YYYY)

Marital Status: ☐ Married ☐ Divorced ☐ Separated ☐ Single ☐ Widowed

Total Number in Household: _____

Preferred Contact Method: ☐ Primary Phone ☐ Cell Phone ☐ Email
☐ Text (Checking this box indicates your consent for text messaging).

Are you on active duty with the military (including the National Guard and Reserves), the dependent of a borrower on active duty, or the surviving spouse of a member of the military who was on active duty at the time of death? ☐ Yes ☐ No

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Section 2. Property Information

I. The property is currently:

☐ A primary residence ☐ A second home ☐ An investment property

II. The property is currently occupied by:

☐ The borrower or co-borrower as owners (i.e., Owner Occupied)
☐ Renters of the property (Provide a copy of the lease with your application)
☐ Vacant, no one legally occupies the property
☐ Undecided

III. I want to:

☐ Keep the property ☐ Sell the property ☐ Transfer ownership back to the bank

IV. Is the property listed for sale?

☐ Yes ☐ No

If yes, provide the listing agent's name and phone number—or indicate "for sale by owner" if applicable:

Realtor Name _____

Realtor Phone Number _____

Realtor Email Address _____

V. Is the property subject to condominium or homeowners' association fees?

☐ Yes ☐ No

If yes, what are the monthly or annual dues? _____ ☐ Monthly -- or -- ☐ Annual

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Section 3. Hardship Information

The hardship causing mortgage payment challenges began on approximately (date) _____ and is believed to be: ☐ Short-term (up to 6 months) ☐ Long-term / permanent (greater than 6 months)
☐ Resolved as of (date) _____

The table below describes types of hardships and provides the list of required documentation to be submitted with your application. Please check all that apply:

Type of Hardship	Required Hardship Documentation
<input type="checkbox"/> Unemployment	Termination letter, unemployment award letter, or other similar documentation
<input type="checkbox"/> Reduction in income: A hardship that has caused a decrease in your income due to circumstances outside your control (e.g., elimination of overtime, reduction in regular working hours, a reduction in base pay)	Not required
<input type="checkbox"/> Increase in housing-related expenses: A hardship that has caused an increase in your housing expenses due to circumstances outside your control (e.g., uninsured losses, increased property taxes, HOA special assessment)	Not required
<input type="checkbox"/> Disaster (natural or man-made) impacting the property or borrower's place of employment	Include signed, dated hardship letter indicating property or place of employment has been affected by disaster
<input type="checkbox"/> Divorce or legal separation	Final divorce decree or final separation agreement and recorded quit claim deed if applicable
<input type="checkbox"/> Long-term or permanent disability, or serious illness of a borrower/co-borrower or dependent family member	Written statement from the borrower, or other documentation verifying disability or illness Note: Detailed medical information is not required, and information from a medical provider is not required
<input type="checkbox"/> Death of borrower or death of either the primary or secondary wage earner	Death certificate OR obituary or newspaper article reporting the death
<input type="checkbox"/> Distant employment transfer or relocation	I. <i>For active duty service members:</i> Permanent Change of Station (PCS) orders or letter showing transfer II. <i>For employment transfers/new employment:</i> Copy of signed offer letter or notice from employer showing transfer to a new location or written explanation if employer documentation is not applicable, AND documentation that reflects the amount of any relocation assistance provided (not required for those with PCS orders)

Section 4. Income Information

Type of Income <i>(check all that apply)</i>	Amount	Required Income Documentation
<input type="checkbox"/> Gross wages <i>(Salaries and overtime pay, commissions, tips bonuses, etc.)</i>	\$ _____	<ul style="list-style-type: none"> Most recent 30 days of paystubs including year to date earnings
<input type="checkbox"/> Self-employment income	\$ _____	<ul style="list-style-type: none"> Most recent signed and dated quarterly or year-to-date profit/loss statement Most recent executed tax return
<input type="checkbox"/> Unemployment income	\$ _____	<ul style="list-style-type: none"> Termination or unemployment award letter, etc.
<input type="checkbox"/> Social security, pension, disability, death benefits, adoption assistance, housing allowance, or other public assistance	\$ _____	<ul style="list-style-type: none"> Award letters or other documentation showing the amount and frequency of the benefits; OR Two most recent bank statements showing deposit amounts
<input type="checkbox"/> Rental income (rents received, less expenses other than mortgage expense)	\$ _____	<ul style="list-style-type: none"> Current lease agreement AND Two most recent bank statements showing deposit amounts
<input type="checkbox"/> Investment or insurance income	\$ _____	<ul style="list-style-type: none"> Two most recent investment statements OR Two most recent bank statements showing deposit amounts
<input type="checkbox"/> Other sources of income not listed above Note: <i>only include alimony, child support, or separate maintenance income if you choose to have it considered for repaying this loan.</i>	\$ _____	<ul style="list-style-type: none"> Copy of divorce decree/court order AND Two most recent bank statements showing deposit amounts
Total Monthly Income (All sources)	\$ _____	

Section 5. Assets

Savings, money market funds, and certificates of deposit	\$ _____
Stocks and bonds (excluding retirement accounts)	\$ _____
Checking accounts – cash on hand	\$ _____

Section 6a. Current Borrower Monthly Debt Payments

First mortgage payment \$ _____

Second mortgage payment \$ _____

Car lease / payment - car #1 \$ _____

Car lease / payment - car #2 \$ _____

Credit cards (total minimum payment for all cards per month) \$ _____

Installment loans (Please specify): _____ \$ _____

Other debts (Please specify): _____ \$ _____

Section 6b. Living Expenses *(Must include receipts for expenses and bills to be included in review).*

Groceries and dining out \$ _____

Electricity, heating oil, natural gas \$ _____

Water, sewer, and garbage \$ _____

Vehicle insurance \$ _____

Vehicle maintenance and parking \$ _____

Vehicle gas \$ _____

Cellular and home phone(s) \$ _____

Cable, satellite and internet \$ _____

Tuition, school, education, childcare, or daycare \$ _____

Life insurance \$ _____

Condo / HOA fees \$ _____

Alimony, child support, or maintenance payments \$ _____

Other (Please specify) _____ \$ _____

Total of All Monthly Debt Payments & Monthly Expenses \$
(Total of All 6a and 6b Expenses)

Section 7. Required Pre-Foreclosure Sale Information

The following information is required to be submitted with your application if pre-foreclosure is applicable to your request.

- I. **Listing Agreement:** Listing agreement must be signed and dated by the listing agent and seller, be valid and not expired at the time the contract is signed and include evidence that the property is actively marketed for sale on the Multiple Listing Service (MLS).
- II. **Pre-foreclosure Sale Contract:** The entire purchase contract including any addendums, changes, counteroffers, disclosures, etc. and must be signed and accepted by all parties. The closing timeframe must include verbiage that the closing will occur within 60 days or more of lender pre-foreclosure sale approval. After submitting, we will promptly advise you of any additional documentation required.
- III. **Pre-foreclosure Sale Affidavit:** The Pre-foreclosure Sale Affidavit must be signed and dated by all parties including buyer, seller, buyer's agent, and seller's agent.
- IV. **Pre-Foreclosure Sale or Deed-in-Lieu:** Include the most recent 3 months of all bank and investment statements. If self-employed, a CPA prepared profit and loss statement (P&L) is required for the most recent fiscal year ended and a CPA prepared year to date P&L through the most recent quarter ended.

Not sure which of these are applicable to your Mortgage Assistance request? We are here to help! Please contact us at LossMitigation@fsbbank.net or 812-670-3776.

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Section 8. Bankruptcy, Servicemembers Civil Relief Act (SCRA), and Credit Counseling

Bankruptcy Information

Has any borrower filed for bankruptcy? ☐ Yes ☐ No

If Yes, what type of bankruptcy was filed?

☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13

What is/was the filing date: _____

What is/was the case number? _____

Has your bankruptcy been discharged? ☐ Yes ☐ No

SCRA Information

Is any borrower an active-duty service member?

☐ Yes ☐ No

Is any borrower receiving hostile pay?

☐ Yes ☐ No

Have you recently been deployed away from your principal residence or recently received a permanent change of station order?

☐ Yes ☐ No

Is any borrower the surviving spouse of a deceased service member who was on active duty as the time of death?

☐ Yes ☐ No

Credit Counseling Information

Have you contacted a credit counseling agency for help?

☐ Yes ☐ No

Agency's Name _____

Counselor's Name _____

Counselor's Phone Number _____

Counselor's Email Address _____

Has the mortgage on your principal residence ever had a Home Affordable Modification Program (HAMP) trial period plan or other permanent modification?

☐ Yes ☐ No

Has any property that you or any co-borrower own had a permanent HAMP modification?

☐ Yes ☐ No

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Section 9. Borrower Certification and Agreement

1. I certify and acknowledge that all the information in this Mortgage Assistance Application is truthful, and the hardship I identified contributed to my need for mortgage relief. Knowingly submitting false information may violate Federal and other applicable law.
2. I agree to provide First Savings Bank with all required documents, including any additional supporting documentation as requested, and will respond in a timely manner to all servicer or authorized third party* communications.
3. I acknowledge and agree that First Savings Bank is not obligated to offer me assistance based solely on the representations in this document or other documentation submitted about my request.
4. I consent to First Savings Bank or its applicable authorized third party* obtaining a current credit report for the borrower and co-borrower.
5. I consent to the disclosure by First Savings Bank, authorized third party,* or any investor/guarantor of my mortgage loan(s), of any personal information collected during the mortgage assistance process and of any information about any relief I receive, to any third party that deals with my first lien or subordinate lien (if applicable) mortgage loan(s), including Fannie Mae, Freddie Mac, or any investor, insurer, guarantor, or servicer of my mortgage loan(s) or any companies that provide support services to them, for purposes permitted by applicable law. Personal information may include but is not limited to: (a) my name, address, telephone number, (b) my Social Security number, (c) my credit score, (d) my income, (e) my payment history and information about my account balances and activity, and (f) my tax return and the information contained therein.
6. I agree that the terms of this borrower certification and agreement will apply to any modification trial period plan, repayment plan, or forbearance plan that I may be offered based on this application. If I receive an offer for a modification trial period plan or repayment plan, I agree that my first timely payment under the plan will serve as acceptance of the plan.
7. I consent to being contacted concerning this application for mortgage assistance at any telephone number, including mobile telephone number, or email address I have provided.

* An authorized third party may include, but is not limited to, a housing counseling agency, Housing Finance Agency (HFA) or other similar entity that is assisting me in obtaining a foreclosure prevention alternative.

Borrower Signature _____ **Date:** _____

Co-Borrower Signature _____ **Date:** _____

Digital or other electronic signatures are not permitted. Please sign the signature lines above in ink.



Section 10. Hardship Statement

In your own words, please provide us a detailed description of the hardship you are experiencing and your best estimate for when you think you will be able to resolve it. Attach additional pages if necessary.

This image shows a full page of blank white paper with horizontal blue lines. The lines are evenly spaced and run across the width of the page, typical of notebook paper or a document template. There are no margins, text, or other markings present.

Borrower Signature _____ **Date:** _____

Co-Borrower Signature _____ **Date:** _____

Digital or other electronic signatures are not permitted. Please sign the signature lines above in ink.

Section 11. Third Party Authorization

Note: This page must be completed for each company or individual you are giving First Savings Bank permission to talk to about your mortgage, if they are anyone other than the person(s) listed on the note.

This third party authorization allows you, the borrower(s), to authorize the third party designated below to discuss, assist with, or if applicable, negotiate a workout arrangement regarding your mortgage loan with First Savings Bank, including retention or liquidation options. Without this permission, First Savings Bank will only release information to those persons who appear on the actual mortgage note.

It is your responsibility to designate the person(s)/companies that have your permission and the timeframe or specific circumstances involved. Information contained in this document will be retained with your loan file and imaged. All borrowers on the loan must sign and provide their permission for this authorization. If only one borrower signs, the authorization will be declined by the bank.

Authorization to Release Information: I/We hereby authorize First Savings Bank to release to the party(ies) shown below all information they may require for the purpose of discussing my loan, credit, retention options, transfer, sale and/or foreclosure of the property, including public and non-public information about my finances and my mortgage. **I/We expressly acknowledge that this authorization grants these individuals my/our consent to receive private and confidential financial information and understand that they will be unable to make any changes to my account.**

Loan Number:	_____	Full Property Address:	_____
			<i>Include City, State, and Zip Code</i>
Borrower Signature:	_____	Date:	_____
Borrower Print Name:	_____		
Co-Borrower Signature:	_____	Date:	_____
Co-Borrower Print Name:	_____		

Permission is granted to: (check the appropriate box and list company or individual name and contact information)

- ☐ Spouse/Partner
 ☐ Realtor/Realty Company
 ☐ Attorney/Attorney Office
 ☐ Housing Counseling Agency
☐ Third Party Negotiator
☐ Other (Please specify): _____

Company Name:	_____	Individual Name:	_____
Mailing Address:	_____	Email Address:	_____
If Applicable:			
State License #	_____	State License #	_____
HUD HCS#	_____	HUD HCS#	_____

Timeframe of permission granted

- ☐ Life of loan or
 ☐ Effective immediately through the end of (MM/YYYY) _____

Borrower Signature _____ **Date:** _____

Co-Borrower Signature _____ **Date:** _____

Digital or other electronic signatures are not permitted. Please sign the signature lines above in ink.

Section 12. Miscellaneous Forms

This section contains various forms that may be required for your application submission. These forms include:

- 4506T-EZ which can also be obtained directly from the IRS at www.irs.gov
- Non-borrower contributor credit report authorization
- Taxpayer Consent Form

Not sure which forms you will need to submit?

We are here to help! Please contact us at LossMitigation@fsbbank.net or 812-670-3776.

Here are some important notes about completing the Form 4506T:

Form 4506T-EZ (March 2021) Department of the Treasury Internal Revenue Service		Short Form Request for Individual Tax Return Transcript ▶ Request may not be processed if the form is incomplete or illegible. ▶ For more information about Form 4506T-EZ, visit www.irs.gov/form4506tez .		OMB No. 1545-2154
Tip. Use Form 4506T-EZ to order a 1040 series tax return transcript free of charge, or you can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get Transcript of Your Tax Records" under "Tools" or call 1-800-908-9946.				
1a Name shown on tax return. If a joint return, enter the name shown first. Janice Doe		1b First social security number or individual taxpayer identification number on tax return 123-45-6789		
2a If a joint return, enter spouse's name shown on tax return. Jonathan Doe		2b Second social security number or individual taxpayer identification number if joint tax return 987-65-4321		
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions) 1234 Example Street Jeffersonville, IN 47130				
4 Previous address shown on the last return filed if different from line 3 (see instructions) 				
5 Customer file number (if applicable) (see instructions) 				

Lines 3 and 4:
DO NOT abbreviate the City name.
Only complete line 4 if needed.

Line 5: Leave this line blank

Make sure to check the attestation signature box.

Add your phone number

Sign and Date the form.
Wet ink signatures are required on this form.
The IRS does not accept digital signatures on this form.

Caution. Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am the taxpayer whose name is shown on either line 1a or 2a. If the request applies to a joint return, either spouse must sign. **Note:** This form must be received by IRS within 120 days of the signature date.

☐ Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506T-EZ. See instructions.

Phone number of taxpayer on line 1a or 2a

Signature (see instructions) Date

Spouse's signature Date

Short Form Request for Individual Tax Return Transcript

OMB No. 1545-2154

Department of the Treasury
Internal Revenue Service

► Request may not be processed if the form is incomplete or illegible.
► For more information about Form 4506T-EZ, visit www.irs.gov/form4506tez.

Tip. Use Form 4506T-EZ to order a 1040 series tax return transcript free of charge, or you can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get Transcript of Your Tax Records" under "Tools" or call 1-800-908-9946.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number or individual taxpayer identification number on tax return
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number or individual taxpayer identification number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)	
4 Previous address shown on the last return filed if different from line 3 (see instructions)	
5 Customer file number (if applicable) (see instructions)	

Note: Effective July 2019, the IRS will mail tax transcript requests only to your address of record. See **What's New** under **Future Developments** on Page 2 for additional information.

6 Year(s) requested. Enter the year(s) of the return transcript you are requesting (for example, "2008"). Most requests will be processed within 10 business days.

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Note. If the IRS is unable to locate a return that matches the taxpayer identity information provided above, or if IRS records indicate that the return has not been filed, the IRS will notify you that it was unable to locate a return, or that a return was not filed, whichever is applicable.

Caution. Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am the taxpayer whose name is shown on either line 1a or 2a. If the request applies to a joint return, **either** spouse must sign. **Note:** This form must be received by IRS within 120 days of the signature date.

 **Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506T-EZ. See instructions.**

Sign Here	Signature (see instructions)	Date	Phone number of taxpayer on line 1a or 2a
	Spouse's signature	Date	

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about developments related to Form 4506T-EZ, such as legislation enacted after it was published, go to www.irs.gov/form4506tez.

The filing location for the Form 4506T-EZ has changed. Please see the **Where to File** section for your new mailing location.

What's New. As part of its ongoing efforts to protect taxpayer data, the Internal Revenue Service announced that in July 2019, it will stop all third-party mailings of requested transcripts. After this date masked Tax Transcripts will only be mailed to the taxpayer's address of record.

If a third-party is unable to accept a Tax Transcript mailed to the taxpayer, they may either contract with an existing IVES participant or become an IVES participant themselves. For additional information about the IVES program, go to www.irs.gov and search IVES.

General Instructions

Caution. Do not sign this form unless all applicable lines have been completed.

Purpose of form. Individuals can use Form 4506T-EZ to request a tax return transcript for the current and the prior three years that includes most lines of the original tax return. The tax return transcript will not show payments, penalty assessments, or adjustments made to the originally filed return. Form 4506T-EZ cannot be used by taxpayers who file Form 1040 based on a tax year beginning in one calendar year and ending in the following year (fiscal tax year). Taxpayers using a fiscal tax year must file Form 4506-T, Request for Transcript of Tax Return, to request a return transcript.

Use Form 4506-T to request tax return transcripts, tax account information, W-2 information, 1099 information, verification of non-filing, and record of account.

Customer File Number. The transcripts provided by the IRS have been modified to protect taxpayers' privacy. Transcripts only display partial personal information, such as the last four digits of the taxpayer's Social Security Number. Full financial and tax information, such as wages and taxable income, are shown on the transcript.

An optional Customer File Number field is available to use when requesting a transcript. This number will print on the transcript. See Line 5 instructions for specific requirements. The customer file number is an optional field and not required.

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get Transcript of Your Tax Records" under "Tools" or call 1-800-908-9946.

Where to file. Mail or fax Form 4506T-EZ to the address below for the state you lived in when the return was filed.

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

If you filed an individual return and lived in:

Florida, Louisiana, Mississippi, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address

Alabama, Arkansas, Delaware, Georgia, Illinois, Indiana, Iowa, Kentucky, Maine, Massachusetts, Minnesota, Missouri, New Hampshire, New Jersey, New York, North Carolina, Oklahoma, South Carolina, Tennessee, Vermont, Virginia, Wisconsin

Alaska, Arizona, California, Colorado, Connecticut, District of Columbia, Hawaii, Idaho, Kansas, Maryland, Michigan, Montana, Nebraska, Nevada, New Mexico, North Dakota, Ohio, Oregon, Pennsylvania, Rhode Island, South Dakota, Utah, Washington, West Virginia, Wyoming

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

RAIVS Team
Stop 6716 AUSC
Austin, TX 73301
855-587-9604

RAIVS Team
Stop 6705 S-2
Kansas City, MO
64999
855-821-0094

RAIVS Team
P.O. Box 9941
Mail Stop 6734
Ogden, UT 84409
855-298-1145

Signature and date. Form 4506T-EZ must be signed and dated by the taxpayer listed on line 1a or 2a. The IRS must receive Form 4506T-EZ within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.

You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed and returned to you if the box is unchecked

Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506T-EZ exactly as your name appeared on the original return. If you changed your name, also sign your current name.

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. If you request a transcript, sections 6103 and 6109 require you to provide this information, including your SSN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506T-EZ will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form, 9 min.; Preparing the form, 18 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 4506T-EZ simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Forms and Publications Division
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.

Specific Instructions

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P.O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note. If the address on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address.

Line 5. Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number **should not** contain an SSN. Completion of this line is not required.

Note. If you use an SSN, name or combination of both, we will not input the information and the customer file number will reflect a generic entry of "999999999" on the transcript.

TAXPAYER CONSENT FORM

Date: _____

Lender: FIRST SAVINGS BANK

Mortgage Loan Number: _____

Borrower Name: _____

Co-Borrower Name: _____

Property Address: _____

Property City, State, & Zip Code: _____

I/We understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share tax return information for purposes of (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; (iii) marketing; or (iv) as otherwise permitted by applicable laws, including state and federal privacy and data security laws. The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns. Other Loan Participants includes any actual or potential owners of a loan resulting from my/our loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of aforementioned parties' successors and assigns.

26 U.S.C.A. § 6103(c)

Borrower Signature _____

Date: _____

Co-Borrower Signature _____

Date: _____

Digital or other electronic signatures are not permitted. Please sign the signature lines above in ink.



NON-BORROWER CONTRIBUTOR CREDIT REPORT AUTHORIZATION

This form is only required if you wish non-borrower occupant income (i.e., someone living in the residence taken as collateral but who is not obligated to the loan) to be considered for review.

Mortgage Loan Number: _____

Borrower Name: _____

Co-Borrower Name: _____

First Savings Bank will use the consumer credit report to confirm my residency address and determine whether my income is eligible to support a loan modification. Upon request, they will provide me with the name and address of the Consumer Reporting Agency contacted to supply the report. I understand the credit inquires have the potential to impact my credit score and wish to authorize First Savings Bank to obtain my consumer credit report.

By signing below, I understand and authorize First Savings Bank to obtain my consumer credit report.

Non Borrower Contributor

Signature _____

Date: _____

Non Borrower Contributor

Name (print) _____

Non Borrower Contributor

Social Security Number _____

Non Borrower Contributor

Date of Birth _____

Digital or other electronic signatures are not permitted. Please sign the signature lines above in ink.

By signing below, I understand and authorize First Savings Bank to obtain my consumer credit report.

Non Borrower Contributor

Signature _____

Date: _____

Non Borrower Contributor

Name (print) _____

Non Borrower Contributor

Social Security Number _____

Non Borrower Contributor

Date of Birth _____

Digital or other electronic signatures are not permitted. Please sign the signature lines above in ink.

Section 13. Submitting your Mortgage Assistance Application

Our team of specialists are here to help. Please reach out to us with any questions at 812-670-3776.

Once you have completed the application, signed it, assembled all supporting documents, and are ready to submit the entire and complete application packet to us, you may submit it to First Savings Bank using any one of these methods:

Preferred Delivery Method

First Savings Bank Secure Message Center: <https://fsbbank.secureemailportal.com/s/e>

Alternative Delivery Methods

- Email: LossMitigation@fsbbank.net
- Fax: 812-670-4911
- Mail: First Savings Bank
ATTN: Loss Mitigation Department
301 Southern Indiana Avenue
Jeffersonville, IN 47130

What Happens Next?

- We will contact you within five (5) business days of receipt of your Mortgage Assistance Application to acknowledge receipt and let you know if you need to send additional information or documents.
- We will use the information you provided to help us identify the assistance you may be eligible to receive.

What can I do to make sure my application is processed quickly?

The best way to ensure your application is processed quickly is to make sure you have completed the application completely **and** provided all supporting information as requested or required by the application.

What if I forgot to provide proof of income or expenses or some other required document?

We understand that life happens and sometimes may result in missing information. That's why our trained specialists are here to help and provide expert assistance. We will contact you within five (5) days of receipt of your mortgage assistance request and talk with you about your application and any missing information or documentation.

Can I send in information as I get it together or do I need to wait until I have everything?

It's best to wait until you have everything assembled and ready to send it at the same time. Sending a complete package also ensures the fastest response times for your mortgage assistance request.

Who can I call for help?

Our team of specialists are here to help. Please reach out to us with any questions by phone or email. Our contact information is at the bottom of this page.

Frequently Asked Questions

- **Should I still contact First Savings Bank if I have waited too long and my property has been referred to an attorney for foreclosure?**
 - a. Yes, the sooner the better!
- **How will I know which program I qualify for?**
 - a. All you have to do is call us and we'll talk you through available options and help you understand the forms and documents we need from you. Our contact information is at the bottom of this page.
- **How long will it take to know if my assistance application was received and was complete?**
 - a. We'll contact you within five (5) business days of receipt of your application and discuss its status and any missing documentation that we will need.
- **Will deferring or postponing my home loan payments affect my credit score?**
 - a. It's best if you call us right away if you are having problems making your home loan payments. We won't report your account as delinquent while you are on a deferral or forbearance plan, although some programs require us to identify your account as being in a forbearance plan. If you have not made arrangements with us, we will accurately report your loan's payment history.
- **How much will it cost to get help?**
 - a. First Savings Bank does not charge a fee to obtain assistance or information about foreclosure prevention options. Be wary of any offer to help you for a fee, and never send your First Savings Bank mortgage payment to anyone other than us unless you are under a state assistance program.
- **I acquired an ownership interest in the property through death, inheritance, divorce, etc. but am not a borrower on the loan. What should I do?**
 - a. Contact us as soon as possible. We are here to help you navigate these events and provide you with mortgage payments instructions. We will need to collect documentation to confirm your identity and ownership interest in the property and discuss next steps with you.
- **If I am in a deferral/forbearance program and have postponed my home loans payments, what happens if I need additional credit?**
 - a. If you have accepted a payment deferral you are representing to First Savings Bank that you are experiencing a financial hardship that you do not expect to be resolved without our help. As a result, you may not be eligible for new credit requests with First Savings Bank while working through the financial hardship and any approved assistance periods.

➤ **What is foreclosure?**

- a. In simple terms, foreclosure is the legal process by which a lender attempts to recover the amount owed on a defaulted loan by taking ownership of and selling the mortgaged property. This process may involve an eviction and you may remain liable for your first lien mortgage debt if not fully satisfied.

➤ **What are the consequences of foreclosure?**

- a. There may be many consequences of a foreclosure but the most immediate concern is that you must move or you will be evicted from the property. Longer term complications may include you and any additional borrower listed on the mortgage experiencing negative credit implications. In some cases these negative credit implications may last as long as seven years which may disqualify you from future loan requests. These are just a few examples of the consequences of a foreclosure and are not a comprehensive list.

➤ **Will the foreclosure process begin if I do not respond to notices regarding missed payments?**

- a. If you do not respond to our notices to you regarding past due payments, we may refer your loan to foreclosure in accordance with your mortgage loan documents and applicable law.

➤ **What if my property is scheduled for a Foreclosure Sale in the future?**

- a. Time is of the essence. We want to help but if we receive a complete Mortgage Assistance Application and the supporting documents too late, there is no guarantee we can evaluate you for a foreclosure alternative in time to stop the foreclosure sale. Even if we are able to approve you for a foreclosure alternative prior to a sale, a court with jurisdiction over the foreclosure proceeding (if any) or public official charged with carrying out the sale may not halt the scheduled sale. If you think this might be the case, please call us ASAP!

➤ **Are there other resources that provide counseling services which could help prevent foreclosure?**

- a. Yes! For a list of HUD-approved housing counseling agencies that can provide foreclosure prevention information, contact one of the following federal government agencies:
 - The U.S. Department of Housing and Urban Development (HUD) at (800) 569-4287 or www.hud.gov/counseling
 - The Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or www.consumerfinance.gov/mortgagehelp
 - If you need assistance with translation or other language assistance, HUD-approved housing counseling agencies may be able to assist you. These services are provided without charge.

Disclosures

Notice: This is a communication from a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Credit Reporting Notice: Please note that we may report the delinquency status of your loan to credit reporting agencies as well as your entry into a Forbearance Plan in accordance with the requirements of the Fair Credit Reporting Act and the Consumer Data Industry Association requirements. CREDIT SCORING COMPANIES MAY CONSIDER THE ENTRY INTO A FORBEARANCE PLAN AS AN INCREASED CREDIT RISK. AS A RESULT, ENTERING INTO A FORBEARANCE PLAN MAY ADVERSELY AFFECT YOUR CREDIT SCORE, PARTICULARLY IF YOU ARE CURRENT ON YOUR MORTGAGE OR OTHERWISE HAVE A GOOD CREDIT SCORE. HOWEVER, A FORECLOSURE WOULD HAVE A MORE NEGATIVE IMPACT TO YOUR CREDIT SCORE.

Notice: If you are currently a debtor in a bankruptcy proceeding or have received a discharge in bankruptcy of any debt to this mortgage servicer and have not reaffirmed that debt pursuant to 11 U.S.C. Section 524(C), who does not intend to enforce such debt against you and this communication is not an attempt to collect such debt against you personally. Please note, however, that First Savings Bank reserves all rights to collect all amounts due to it from any collateral as to which it holds a mortgage or other security interest, and from any borrower who has not received a bankruptcy discharge.

Notice Regarding Military Service: IF YOU ARE CURRENTLY OR HAVE WITHIN THE LAST NINE (9) MONTHS BEEN IN THE MILITARY SERVICE PLEASE NOTIFY US IMMEDIATELY. YOU MAY BE ENTITLED TO RELIEF UNDER THE SERVICEMEMBERS CIVIL RELIEF ACT (SCRA). YOU MAY ALSO CALL (800)342-9647 FOR FURTHER ASSISTANCE OR VISIT WWW.MILITARYONESOURCE.MIL. WHEN CONTACTING THIS OFFICE AS TO MILITARY SERVICE, YOU MUST PROVIDE US WITH POSITIVE PROOF AS TO YOUR MILITARY STATUS.

Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <https://legalassistance.law.af.mil/>.

Notice Regarding Military Service: If you are a service member, it is recommended that you obtain guidance from your employer regarding the impact that a pre-foreclosure sale or deed-in-lieu could have on your security clearance and employment. Be advised that pre-foreclosure sales and deed-in-lieu transactions are generally reported to the Credit Alert Interactive Voice Response System (CAIVRS), which may result in your inability to obtain government financing or affect other government benefits for a certain period of time.

Notice Regarding Deed-in-Lieu of Foreclosure: Pursuant to Section 204 of the National Housing Act (12 U.S.C. 1710), for FHA-insured mortgages, your mortgage must be in default on the date the deed-in-lieu special warranty deed is executed. Deed-in-lieu transactions are generally reported to consumer reporting agencies,

and will likely affect your ability to obtain another mortgage and other types of credit. If you are a servicemember, it is recommended that you obtain guidance from your employer regarding the deed-in-lieu impact on your security clearance and employment.

Notice Regarding Pre-Foreclosure Sale: Pursuant to Section 204(a)(1)(D) of the National Housing Act (12 U.S.C. 1710), for FHA-insured mortgages, your mortgage must be in default on the date the pre-foreclosure sale transaction closes. Pre-foreclosure sale transactions are generally reported to consumer reporting agencies, and will likely affect your ability to obtain another mortgage and other types of credit. If you are a servicemember, it is recommended that you obtain guidance from your employer regarding the pre-foreclosure sale's impact on your security clearance and employment.

Notice Regarding Assistance: Get help today! Experts from HUD-approved housing counseling agencies work in your best interest at no cost to you:

- For more information about available programs and guidance on your options, call (888) 995-HOPE (4673). Call 24 hours a day, 7 days a week, and 365 days a year for help in more than 170 languages.
- For borrowers who may need a Telecommunication Device for the Deaf (TDD) or Text Telephone (TTY), you can call the toll-free Federal Information Relay Service number at (800) 877-8339 for more information about available programs and guidance on your options.
- For foreclosure prevention counseling, contact a HUD-approved housing counseling agency in a city near you by visiting www.hud.gov/findacounselor.
- For help completing and submitting your application for mortgage help, contact one of the agencies participating in the National Foreclosure Mitigation Counseling (NFMC) program.

Notice Regarding Account Errors and Information: You have certain rights under Federal law related to resolving account errors and requesting information about your account. If you think there is an error with your mortgage loan account or if you wish to request information about your mortgage loan, you must write to us at the following address:

First Savings Bank
ATTN: Mortgage Loan Operations
301 Southern Indiana Avenue
Jeffersonville, IN 47130

In your letter, please include the following information: Your full name, your mortgage loan number, your mailing address and a brief description of the error you believe has occurred with your mortgage loan; or the account information you are requesting. Within five (5) days (excluding legal public holidays, Saturdays and Sundays), of receiving a written notice of error or a written request for information, we will provide a written acknowledgment of receipt of the notice of error or request for information. We will then review your correspondence and provide a response within thirty (30) days of receipt.

Notice Regarding Equal Credit: The Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. If you believe there has been discrimination in handling your application, you should contact:

Federal Reserve Consumer Help Center
P.O. Box 1200
Minneapolis, MN 55480