

## Loss Mitigation Packet Cover Letter

*Help! I Can't Make My Mortgage Payment.* We understand that life happens and sometimes it can be challenging to make your mortgage payment. Communication is the best way to overcome mortgage payment obstacles. Unexpected hardships, whether short-term or long-term, can make it difficult. Paying your mortgage is an important piece of managing your home asset and building a secure future. That's why we are here to help and offer options to assist you in protecting the personal and financial investment you've made in your home.

If you're facing a financial hardship, please talk to us. The sooner we know about your situation, the more we can do to help you work through it. We'll explore options to help you keep your home, or if home retention is not feasible, discuss options to help you liquidate the property and transition out of your home.

Call us today, toll free at 877-361-5421, to learn more about your options and instructions for how to apply. The longer you wait, or the further you fall behind on your payments, the harder it is to find a solution.

When you call, be prepared to discuss:

- Why you are unable to make your payments.
- Whether the problem is temporary or permanent.
- Details about your income, expenses, and other assets, such as cash in the bank.

**Complete the Loss Mitigation Packet and return the required documents to CorTrust Bank. After review of your application, if any additional documentation is needed we will contact you.**

Documents you need to send us:

- Cover Sheet.
  - Place the enclosed cover sheet on top of all the documentation you return to us, whether you send it by mail, fax, or drop it off in person at a local branch.
- Homeowner Assistance Form.
  - All borrowers must complete, sign and return this document (no notary required) providing information about your property, income and expenses, and why it's difficult for you to make your current mortgage payments.
- IRS Form 4506T-EZ.
  - To help us obtain information from your previous IRS tax returns, each borrower who filed an individual tax return must complete, sign, and return a separate 4506T-EZ form. Borrowers who filed a joint tax return may complete and return the 4506T-EZ signed and completed by both borrowers.
- Documentation to verify all income of each borrower.
  - Review the *Proof of Income Information Section* for your applicable sources of income
- Additional information based on your mortgage loan type.
  - Please review the *Mortgage Assistance Cover Sheet* for any other documentation you need to gather and send us that would be specific to your mortgage loan type.

### CorTrust Bank Mortgage Servicing

PO Box 949, Sioux Falls SD 57101

Toll Free Phone 877-361-5421 | NMLS ID # 405612

## Mortgage Assistance Cover Sheet

Please include this cover sheet with all documentation you return.

Loan #: \_\_\_\_\_

**Documents included:**

- Homeowner / Borrower Assistance Form
  
- IRS Form 4506-C
  - Each borrower who filed an individual tax return must complete, sign, and return a separate 4506-C form.
  - Borrowers who filed a joint tax return may complete and return the 4506-C, signed and completed by both borrowers.
  
- Income Documentation (please refer to *Proof of Income Information Section* for specifics)
  - Paystubs
  - Tax Returns
  - W2(s)
  
- Hardship Letter & Supporting Documentation
  
- Other \_\_\_\_\_  
(please specify)

*For Federal Housing Administration (FHA) Loans:*

- Supporting Documentation for all reoccurring monthly expenses for last three (3) months
  - Examples: billing statement for utilities and insurance
  - Expenses such as food / fuel / miscellaneous, do not need supporting documents
  
- Checking Account Statements
  - Attach the three (3) most recent months
  
- Income Documentation
  - Income verification should be for the last three (3) months

**Documents should be returned to:**

CorTrust Bank Mortgage Servicing  
PO Box 949, Sioux Falls, SD 57101  
OR  
Fax to: 605.335.0304

Loan number: \_\_\_\_\_

## Mortgage Assistance Application

If you are having mortgage payment challenges, please complete and submit this application, along with the required documentation, to **CorTrust Bank** via mail: **PO Box 949, Sioux Falls, SD 57101-0949**, fax: **605-335-0304**, or email: **servicing@cortrustbank.com**. 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 you may be eligible to receive. If you need help completing this application, please contact **CorTrust Bank** at **877-361-5421** for Default Servicing.

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](http://www.hud.gov/counseling)
- The Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or [www.consumerfinance.gov/mortgagehelp](http://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.

### Borrower Information

**Borrower's name:** \_\_\_\_\_

Social Security Number (last 4 digits): \_\_\_\_\_

E-mail address: \_\_\_\_\_

Primary phone number: \_\_\_\_\_  Cell  Home  Work  Other

Alternate phone number: \_\_\_\_\_  Cell  Home  Work  Other

**Co-borrower's name:** \_\_\_\_\_

Social Security Number (last 4 digits): \_\_\_\_\_

E-mail address: \_\_\_\_\_

Primary phone number: \_\_\_\_\_  Cell  Home  Work  Other

Alternate phone number: \_\_\_\_\_  Cell  Home  Work  Other

Preferred contact method (choose all that apply):  Cell phone  Home phone  Work phone  Email  Text—checking this box indicates your consent for text messaging

Is either borrower 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

### Property Information

Property Address: \_\_\_\_\_

Mailing address (if different from property address): \_\_\_\_\_

- The property is currently:  A primary residence  A second home  An investment property
- The property is (select all that apply):  Owner occupied  Renter occupied  Vacant
- I want to:  Keep the property  Sell the property  Transfer ownership of the property to my servicer  Undecided

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: \_\_\_\_\_

Is the property subject to condominium or homeowners' association (HOA) fees?  Yes  No – If yes, indicate monthly dues: \$ \_\_\_\_\_

## 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 or permanent (greater than 6 months)
- Resolved as of (date) \_\_\_\_\_

TYPE OF HARDSHIP (CHECK ALL THAT APPLY)	REQUIRED HARDSHIP DOCUMENTATION
<input type="checkbox"/> Unemployment	<ul style="list-style-type: none"> <li>▪ Not required</li> </ul>
<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)	<ul style="list-style-type: none"> <li>▪ Not required</li> </ul>
<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)	<ul style="list-style-type: none"> <li>▪ Not required</li> </ul>
<input type="checkbox"/> Disaster (natural or man-made) impacting the property or borrower's place of employment	<ul style="list-style-type: none"> <li>▪ Not required</li> </ul>
<input type="checkbox"/> Long-term or permanent disability, or serious illness of a borrower/co-borrower or dependent family member	<ul style="list-style-type: none"> <li>▪ Written statement from the borrower, or other documentation verifying disability or illness</li> <li>▪ <b>Note:</b> Detailed medical information is not required, and information from a medical provider is not required</li> </ul>
<input type="checkbox"/> Divorce or legal separation	<ul style="list-style-type: none"> <li>▪ Final divorce decree or final separation agreement <b>OR</b></li> <li>▪ Recorded quitclaim deed</li> </ul>
<input type="checkbox"/> Separation of borrowers unrelated by marriage, civil union, or similar domestic partnership under applicable law	<ul style="list-style-type: none"> <li>▪ Recorded quitclaim deed <b>OR</b></li> <li>▪ Legally binding agreement evidencing that the non-occupying borrower or co-borrower has relinquished all rights to the property</li> </ul>
<input type="checkbox"/> Death of borrower or death of either the primary or secondary wage earner	<ul style="list-style-type: none"> <li>▪ Death certificate <b>OR</b></li> <li>▪ Obituary or newspaper article reporting the death</li> </ul>
<input type="checkbox"/> Distant employment transfer/relocation	<ul style="list-style-type: none"> <li>▪ <b>For active duty service members:</b> Permanent Change of Station (PCS) orders or letter showing transfer.</li> <li>▪ <b>For employment transfers/new employment:</b> Copy of signed offer letter or notice from employer showing transfer to a new location or written explanation if employer documentation not applicable, <b>AND</b></li> <li>▪ Documentation that reflects the amount of any relocation assistance provided (not required for those with PCS orders)</li> </ul>
<input type="checkbox"/> Other – hardship that is not covered above: _____ _____ _____ _____ _____	<ul style="list-style-type: none"> <li>▪ Written explanation describing the details of the hardship and any relevant documentation</li> </ul>



## Borrower Income

Please enter all borrower income amounts in middle column.

MONTHLY TOTAL BORROWER INCOME TYPE & AMOUNT		REQUIRED INCOME DOCUMENTATION
Gross (pre-tax) wages, salaries and overtime pay, commissions, tips, and bonuses	\$	<ul style="list-style-type: none"> <li>Most recent pay stub and documentation of year-to-date earnings if not on pay stub <b>OR</b></li> <li>Two most recent bank statements showing income deposit amounts</li> </ul>
Self-employment income	\$	<ul style="list-style-type: none"> <li>Two most recent bank statements showing self-employed income deposit amounts <b>OR</b></li> <li>Most recent signed and dated quarterly or year-to-date profit/loss statement <b>OR</b></li> <li>Most recent complete and signed business tax return <b>OR</b></li> <li>Most recent complete and signed individual federal income tax return</li> </ul>
Unemployment benefit income	\$	<ul style="list-style-type: none"> <li>No documentation required</li> </ul>
Taxable Social Security, pension, disability, death benefits, adoption assistance, housing allowance, and other public assistance	\$	<ul style="list-style-type: none"> <li>Two most recent bank statements showing deposit amounts <b>OR</b></li> <li>Award letters or other documentation showing the amount and frequency of the benefits</li> </ul>
Non-taxable Social Security or disability income	\$	<ul style="list-style-type: none"> <li>Two most recent bank statements showing deposit amounts <b>OR</b></li> <li>Award letters or other documentation showing the amount and frequency of the benefits</li> </ul>
Rental income (rents received, less expenses other than mortgage expense)	\$	<ul style="list-style-type: none"> <li>Two most recent bank statements demonstrating receipt of rent <b>OR</b></li> <li>Two most recent deposited rent checks</li> </ul>
Investment or insurance income	\$	<ul style="list-style-type: none"> <li>Two most recent investment statements <b>OR</b></li> <li>Two most recent bank statements supporting receipt of the income</li> </ul>
Other sources of income not listed above (Note: Only include alimony, child support, or separate maintenance income if you choose to have it considered for repaying this loan)	\$	<ul style="list-style-type: none"> <li>Two most recent bank statements showing receipt of income <b>OR</b></li> <li>Other documentation showing the amount and frequency of the income</li> </ul>

## Current Borrower Assets

Exclude retirement funds such as a 401(k) or Individual Retirement Account (IRA), and college savings accounts such as a 529 plan.

Checking account(s) and cash on hand	\$
Savings, money market funds, and Certificates of Deposit (CDs)	\$
Stocks and bonds (non-retirement accounts)	\$
Other:	\$

<b>BORROWER EXPENSES</b>				
<b>CATEGORY</b>	<b>DESCRIPTION</b>	<b>MONTHLY PAYMENT</b>	<b>BALANCE DUE</b>	<b>Past Due?</b>
Utilities	Electricity			
	Heating			
	Water/Sewage			
	Other:			
Loans	Mortgage (CoTrust Bank)			
	Automobile			
	Automobile			
	Other:			
	Other:			
Credit Cards	Card 1			
	Card 2			
	Card 3			
	Card 4			
Other Payments	Alimony			
	Child Support			
	Child Care			
	Rent, Additional Mortgage			
Insurance	Automobile			
	Health			
	Life			
Donations				
Dues	Club			
	Union			
Medical Expense (Not Covered By Insurance)	Doctor/Dentist			
	Prescription Drugs			
	Hospital			
Car	Gasoline			
	Maintenance			
	Monthly Parking			
Food	Family			
	School or Work Lunches Purchases			
Clothing	New Clothes/Shoes			
	Dry Cleaning			
	Uniforms or Required Items			
Misc.	Spending Money			
	Cable TV			
	Clubs, Sports & Hobbies			
	Entertainment*			
	Vacations			
	Other			
	Other			
Other				

Total Expenses

## Borrower Certification and Agreement

1. I certify and acknowledge that all of 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 my servicer 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 my servicer is not obligated to offer me assistance based solely on the representations in this document or other documentation submitted in connection with my request.
4. I consent to the servicer or authorized third party\* obtaining a current credit report for the borrower and co-borrower.
5. I consent to the disclosure by my servicer, 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, and (e) my payment history and information about my account balances and activity.
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 to the lender, servicer, or authorized third party.\*

\* 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: \_\_\_\_\_

**Please submit your completed application, together with the required documentation, to CorTrust Bank via mail: PO Box 949, Sioux Falls, SD 57101-0949, fax: 605-335-0304, or email: [servicing@cortrustbank.com](mailto:servicing@cortrustbank.com). 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 provided to help us identify the assistance you may be eligible to receive.**

**Do not sign this form unless all applicable lines have been completed.  
Request may be rejected if the form is incomplete or illegible.**

**For more information about Form 4506-C, visit [www.irs.gov](http://www.irs.gov) and search IVES.**

<b>1a. Current name</b>			<b>2a. Spouse's current name</b> (if joint return and transcripts are requested for both taxpayers)		
i. First name	ii. Middle initial	iii. Last name/BMF company name	i. Spouse's first name	ii. Middle initial	iii. Spouse's last name
<b>1b. First taxpayer identification number</b> (see instructions)			<b>2b. Spouse's taxpayer identification number</b> (if joint return and transcripts are requested for both taxpayers)		
<b>1c. Previous name shown on the last return filed if different from line 1a</b>			<b>2c. Spouse's previous name shown on the last return filed if different from line 2a</b>		
i. First name	ii. Middle initial	iii. Last name	i. First name	ii. Middle initial	iii. Last name
<b>3. Current address</b> (including apt., room, or suite no.), city, state, and ZIP code (see instructions)					
<b>a. Street address</b> (including apt., room, or suite no.)		<b>b. City</b>	<b>c. State</b>	<b>d. ZIP code</b>	
<b>4. Previous address shown on the last return filed if different from line 3</b> (see instructions)					
<b>a. Street address</b> (including apt., room, or suite no.)		<b>b. City</b>	<b>c. State</b>	<b>d. ZIP code</b>	
<b>5a. IVES participant name, ID number, SOR mailbox ID, and address</b>					
i. IVES participant name		ii. IVES participant ID number	iii. SOR mailbox ID		
iv. Street address (including apt., room, or suite no.)		v. City	vi. State	vii. ZIP code	
<b>5b. Customer file number</b> (if applicable) (see instructions)			<b>5c. Unique identifier</b> (if applicable) (see instructions)		
<b>5d. Client name, telephone number, and address</b> (this field cannot be blank or not applicable (NA))					
i. Client name				ii. Telephone number	
iii. Street address (including apt., room, or suite no.)		iv. City	v. State	vi. ZIP code	

**Caution:** This tax transcript is being sent to the third party entered on Line 5a and/or 5d. Ensure that lines 5 through 8 are completed before signing. (see instructions)

**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 for line 6 transcripts

**a. Return Transcript**       **b. Account Transcript**       **c. Record of Account**

**7. Wage and Income transcript** (W-2, 1098-E, 1099-G, etc.)

**a.** Enter a max of three form numbers here; if no entry is made, all forms will be sent.

**b.** Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers

Line 1a       Line 2a

**8. Year or period requested.** Enter the ending date of the tax year or period using the mm dd yyyy format (see instructions)

/ /      / /      / /      / /

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

**Signature of taxpayer(s).** I declare that I am either the taxpayer whose name is shown on line 1a or, if applicable, line 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign; however, if both spouses' names and TINs are listed in lines 1a-1b and 2a-2b, both spouses must sign the request. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, 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-C on behalf of the taxpayer. **Note:** This form must be received by IRS within 120 days of the signature date.

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

<b>Sign Here</b>	<b>Signature for Line 1a</b> (see instructions)		Date	Phone number of taxpayer on line 1a or 2a
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed	
	<b>Print/Type name</b>			
	<b>Title</b> (if line 1a above is a corporation, partnership, estate, or trust)			
	<b>Spouse's signature</b> (required if listed on Line 2a)			Date
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed	
<b>Print/Type name</b>				

# Instructions for Form 4506-C, IVES Request for Transcript of Tax Return

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

## Future Developments

For the latest information about Form 4506-C and its instructions, go to [www.irs.gov](http://www.irs.gov) and search IVES. Information about any recent developments affecting Form 4506-C (such as legislation enacted after we released it) will be posted on that page.

**What's New.** Form 4506-C includes the Client company requesting transcripts and increased the number of Wage and Income transcripts requests.

## General Instructions

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

**Designated Recipient Notification.** Section 6103(c) limits disclosure and use of return information received pursuant to the taxpayer's consent and holds the recipient subject to penalties for any unauthorized access, other use, or redisclosure without the taxpayer's express permission or request.

**Taxpayer Notification.** Section 6103(c) limits disclosure and use of return information provided pursuant to your consent and holds the recipient subject to penalties, brought by private right of action, for any unauthorized access, other use, or redisclosure without your express permission or request.

**Purpose of form.** Use Form 4506-C to request tax return information through an authorized IVES participant. You will designate an IVES participant to receive the information on line 5a.

**Note:** If you are unsure of which type of transcript you need, check with the party requesting your tax information.

**Where to file.** The IVES participant will fax Form 4506-C with the approved IVES cover sheet to their assigned Service Center.

## Chart for ordering transcripts

If your assigned Service Center is:	Fax the requests with the approved coversheet to:
Austin Submission Processing Center	Austin IVES Team 844-249-6238
Kansas City Submission Processing Center	Kansas City IVES Team 844-249-8128
Ogden Submission Processing Center	Ogden IVES Team 844-249-8129

## Specific Instructions

**Line 1a/2a** (if spouse is also requested). For IMF Requests: Enter the First, Middle Initial, and Last Name in the indicated fields. If all characters will not fit, please enter up to 12 for First name and 22 for Last name. For BMF Requests: Enter the company name in the Last Name field. If all characters will not fit, please enter up to 22.

**Line 1b/2b** (if spouse is also requested). Enter the social security number (SSN) or individual taxpayer identification number (ITIN) for the individual listed on line 1a including the dashes in the correct format, or enter the employer identification number (EIN) for the business listed on line 1a including the dashes in the correct format.

**Line 1c/2c** (if spouse is also requested). Enter your previous name as shown on your last filed tax return if different than line 1a.

**Line 3.** Enter your current address in the indicated fields. If you use a P.O. Box, include it and the number in the Current Address field.

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

**Note:** If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address, or Form 8822-B, Change of Address or Responsible Party — Business, with Form 4506-C.

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

**Line 5c.** Enter up to 10 alpha-numeric characters to create a unique identifier that will show in the mailbox file information. The unique identifier cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

**Note.** If you use an SSN, we will not input the information and the customer file number or unique identifier will reflect a generic entry of "9999999999".

**Line 5d.** Enter the Client company name, address, and phone number in the indicated fields. A Client company receives the requested tax transcripts from the IVES participant. If the IVES participant is also the Client company, the IVES participant information should be entered on Line 5a and 5d. These fields cannot be blank or Not Applicable (NA).

**Line 6.** Enter only one tax form number (1040, 1065, 1120, etc.) per request for all line 6 transcripts request types.

**Line 6a.** Return Transcript includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-H, Form 1120-L, and Form 1120-S. Return transcripts are available for the current year and returns processed during the prior 3 processing years.

**Line 6b.** Account Transcript 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.

**Line 6c.** Record of Account provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years.

**Line 7.** The IRS can provide a transcript that includes data from these information returns: Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. Enter up to three information return types. If no specific type is requested, all forms will be provided. 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, Form W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need Form W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213.

**Line 8.** Enter the end date of the tax year or period requested in mm dd yyyy format. This may be a calendar year, fiscal year or quarter. Enter each quarter requested for quarterly returns. Example: Enter 12 31 2018 for a calendar year 2018 Form 1040 transcript.



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 if unchecked.

**Signature and date.** Form 4506-C must be signed and dated by the taxpayer listed on line 1a and, if listed, 2a. The IRS must receive Form 4506-C within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines, including lines 5a through 8, are completed before signing.

**Authorized Representative:** A representative can sign Form 4506-C for a taxpayer if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5a, and Form 2848 is attached to the Form 4506-C request. If you are Heir at Law, Next of Kin, or Beneficiary, you must be able to establish a material interest in the estate or trust. If Form 4506-C is signed by a representative, the Authorized Representative check box must be marked.

**Electronic Signature:** Only IVES participants that opt in to the Electronic Signature usage can accept electronic signatures. Contact the IVES participant for approval and guidance for electronic signatures. If the Form 4506-C is signed electronically, the Electronic Signature check box must be marked.

**Individuals.** Transcripts listed on line 6 may be furnished to either spouse if jointly filed. Signatures are required for all taxpayers listed on Line 1a and 2a.

**Corporations.** Generally, Form 4506-C 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. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-C but must provide documentation to support the requester's right to receive the information.

**Partnerships.** Generally, Form 4506-C can be signed by any person who was a member of the partnership during any part of the tax period requested on line 8.

**All others.** See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

**Documentation.** For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

**Privacy Act and Paperwork Reduction Act Notice.** We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations 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, 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 4506-C 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.  
**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-C 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.

## **Proof of Income Information Section:**

### **1. Gross monthly income**

- For wage earners/salary:  
If homeowner(s) are wage earners, the following proof of income, including year-to-date information, must be provided, such as most recent paystubs:

30 days of wages

- If paid weekly — send five paystubs
- If paid biweekly — send three paystubs
- If paid semi-monthly — send two paystubs
- If paid monthly — send one paystub

If unable to provide paystubs, salary vouchers with the dates of payment must be dated within the last 30 days, including year-to-date information and the borrower's name and/or Social Security number.

If unable to provide paystubs and salary vouchers (e.g., you are paid in cash), please send a letter from the employer with pay frequency and amount. This letter must be on company letterhead, signed and dated within the last 30 days and include year-to-date information, the borrower's name and/or Social Security number.

The most recent tax returns along with a copy of filed IRS extension must be provided.

- 'Other Earned Income' such as bonuses, commissions, housing allowance, tips, or overtime:
  - Reliable third-party documentation describing the amount and nature of the income (e.g. W2, employment contract, or printouts documenting tip income).

### **2. Self-employed/business income**

- Borrower's complete personal and business tax return for the most recent year with all schedules Most recent quarter, with year-to-date information profit and loss statement that reflects activity for the most recent three months; and
- Copies of bank statements for the business account for the last two months evidencing continuation of business activity.

Note: If the federal tax return has not been filed and it is past the filing deadline, please send a copy of the filing extension request along with the profit and loss statement for the year not filed.

### **3. Retirement, pension, unemployment and disability**

- IRA/401k/annuity/investment income:
- Most recent two months account statement and at least ONE of the following:
  - Borrower's most recent year of tax returns (1040) including all schedules; or
  - Most recent 1099 forms
- Retirement or pension:
  - Award letter for current year unless it states —lifetime ; and
  - Three months' bank statements.
- Unemployment income and short-term disability income:
  - Award letter within 60 days; and
  - Three months' recent bank statements or cancelled checks.

- Social Security, disability or death benefits, pension, public assistance, or adoption assistance:
  - Documentation showing the amount and frequency of the benefits, such as letters, exhibits, disability policy or benefits statement from the provider; and
  - Documentation showing the receipt of payment, such as copies of the two most recent bank statements showing deposit amounts.

#### **4. Income from tenants**

- Rental/Boarder income:
  - Copy of the most recent filed federal tax return with all schedules, include Schedule E – Supplemental Income and Loss. Rental income for qualifying purposes will be 75% of the gross rent reduced by the monthly debt service on the property if applicable; or
  - If rental income is not reported on Schedule E – Supplemental Income and Loss, provide a copy of the current lease agreement with either bank statements or cancelled rent checks demonstrating receipt of rent.
- If Boarder income also include:
  - Proof of occupancy (i.e., cell phone or utility bill, bank statements or other evidence of occupancy from boarder).

#### **5. Other income**

- Alimony, child support, or separation maintenance payments as qualifying income:\*
  - Copy of divorce decree, separation agreement, or other written legal agreement filed with a court, or court decree that states the amount of the alimony, child support, or separation maintenance payments and the period of time over which the payments will be received; and
  - Copies of your two most recent bank statements or other third-party documents showing receipt of payment.

\*Notice: Alimony, child support, or separation maintenance income need not be revealed if you do not choose to have it considered for repaying this loan.

- Welfare:
  - If welfare is listed as income, need a letter from County.
- Non-borrower household income
  - Must be non-obligated fiancé/fiancée, spouse or domestic partner, parent or child (additional relatives may be considered in certain circumstances):
    - The income of a non-borrower who contributes to the mortgage loan payment and is included in the monthly gross income must be documented and verified using the same standards used for verifying a borrower's income, including a completed and signed 4506T-EZ. Proof of occupancy (i.e., cell phone or utility bill, bank statements or other evidence of occupancy from contributor); and
    - Contribution letter stating contributor's name, relationship, frequency, and amount of contribution, signed and dated by contributor.

# Housing Counseling Notification Statement

## YOUR SITUATION IS SERIOUS! YOU COULD LOSE YOUR HOME!

Your mortgage payments with CorTrust Mortgage are past due. If you have missed your mortgage payment because of a condition which you could not control, (such as reduction in income by involuntary loss of employment or by a loss or reduction in self employed income) the Department of Housing and Urban Development (HUD) may be able to help you through their counseling service.

Counseling provided by HUD is offered through approved agencies. To contact one of these agencies you must contact the Housing Counseling Clearinghouse to obtain the HUD-approved counseling agencies in your area. The 24 hour toll free number for the Housing Counseling Clearinghouse is (800) 569-4287.

If you are interested in saving your home, we urge you to act now. This notice is being sent to you as required by Section 205 of the Department of Veterans Affairs and Housing and Urban Development, and Independent Agencies Appropriations Act for 2002.

For a HUD approved counselor, call 1-800-569-4287, or TDD 1-800-569-4287, or visit either:

<http://www.hud.gov/offices/hsg/sfh/hcc/fc/>

[http://portal.hud.gov/hudportal/HUD?src=/i\\_want\\_to/talk\\_to\\_a\\_housing\\_counselor](http://portal.hud.gov/hudportal/HUD?src=/i_want_to/talk_to_a_housing_counselor)

## HUD APPROVED HOUSING COUNSELING AGENCIES in SOUTH DAKOTA

CCCS OF LSS - SOUTH DAKOTA	<b>Phone:</b> 605-229-5140 <b>Toll-free:</b> 888-258-2227 <b>Fax:</b> 605-229-5140 <b>Website:</b> <a href="http://www.lsssd.org">www.lsssd.org</a>	110 6th Ave SE Suite 200 ABERDEEN, South Dakota 57401-6265
CCCS OF LSS - SOUTH DAKOTA	<b>Phone:</b> 605-692-9636 <b>Toll-free:</b> 888-258-2227 <b>Fax:</b> 605-692-9636 <b>Website:</b> <a href="http://www.lsssd.org">www.lsssd.org</a>	1310 Main Ave S Suite 107A BROOKINGS, South Dakota 57006-3819
NEIGHBORWORKS DAKOTA HOME RESOURCES	<b>Phone:</b> 605-578-1401	795 Main St Deadwood, South Dakota 57732+1015
CCCS OF LSS - SOUTH DAKOTA	<b>Phone:</b> 605-352-7256 <b>Toll-free:</b> 888-258-2227 <b>Fax:</b> 605-357-0150 <b>Website:</b> <a href="http://www.lsssd.org">www.lsssd.org</a>	1000 18th St. SW HURON, South Dakota 57350-3486
INTER-LAKES COMMUNITY ACTION PARTNERSHIP, INC.	<b>Phone:</b> 605-256-6518 <b>Toll-free:</b> 800-896-4106 <b>Fax:</b> 605-256-2238 <b>Website:</b> <a href="http://www.interlakescap.com">www.interlakescap.com</a>	111 N Van Eps Ave MADISON, South Dakota 57042-2800
CCCS OF LSS - SOUTH DAKOTA	<b>Phone:</b> 605-996-0868 <b>Toll-free:</b> 888-258-2227 <b>Fax:</b> 605-996-0868 <b>Website:</b> <a href="http://www.lsssd.org">www.lsssd.org</a>	403 N. Lawler Suite 206 MITCHELL, South Dakota 57301-2694
SOUTH DAKOTA HOUSING DEVELOPMENT AUTHORITY	<b>Phone:</b> 605-773-3181 <b>Toll-free:</b> 800-540-4241 <b>Fax:</b> 605-773-5154 <b>Website:</b> <a href="http://www.sdhda.org">www.sdhda.org</a>	3060 E. Elizabeth Street PIERRE, South Dakota 57501-5876
OGLALA SIOUX TRIBE PARTNERSHIP FOR HOUSING, INC.	<b>Phone:</b> 605-867-1555 <b>Toll-free:</b> 866-394-2874 <b>Fax:</b> 605-867-1522	Old Ambulance Building P. O. Box 3001 Pine Ridge, South Dakota 57770
CONSUMER CREDIT COUNSELING SERVICE OF THE BLACK HILLS	<b>Phone:</b> 605-348-4550 <b>Toll-free:</b> 800-568-6615 <b>Fax:</b> 605-348-0107 <b>Website:</b> <a href="http://www.cccsbh.com">www.cccsbh.com</a>	2310 N Maple Ave Rapid City, South Dakota 57701+7849
PIONEER CREDIT COUNSELING	<b>Phone:</b> 605-716-1121 <b>Toll-free:</b> 800-888-1596 <b>Website:</b> <a href="http://www.pioneercredit.com">www.pioneercredit.com</a>	1644 Concourse Drive RAPID CITY, South Dakota 57703-4720
LUTHERAN SOCIAL SERVICES OF SOUTH DAKOTA - CCCS	<b>Phone:</b> 605-330-2700 <b>Toll-free:</b> 888-258-2227 <b>Fax:</b> 605-357-0150 <b>Website:</b> <a href="http://www.lsssd.org">www.lsssd.org</a>	PO Box 89228 SIOUX FALLS, South Dakota 57109-9228
SIOUX EMPIRE HOUSING PARTNERSHIP	<b>Phone:</b> 605-339-0942 <b>Fax:</b> 605-339-0201 <b>Website:</b> <a href="http://www.siouxempirehousing.org">www.siouxempirehousing.org</a>	200 North Phillips Avenue STE. 303 SIOUX FALLS, South Dakota 57104-6042
CCCS OF LSS - SOUTH DAKOTA	<b>Phone:</b> 605-882-2228 <b>Toll-free:</b> 888-258-2227 <b>Fax:</b> 605-882-4323 <b>Website:</b> <a href="http://www.lsssd.org">www.lsssd.org</a>	1424 9th Avenue SE Suite 7 WATERTOWN, South Dakota 57201-5383
CCCS OF LSS - SOUTH DAKOTA	<b>Phone:</b> 605-665-2106 <b>Toll-free:</b> 888-258-2227 <b>Website:</b> <a href="http://www.lsssd.org">www.lsssd.org</a>	610 W. 23rd Street Suite 104 YANKTON, South Dakota 57078-1218

# Servicemembers Civil Relief Act Notice Disclosure

U.S. Department of Housing  
and Urban Development  
Office of Housing - Federal Housing Commissioner

OMB Approval No. 2502-0584  
(Expires 03/31/2028)

## Legal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC §§ 3901-4043) (SCRA).

### Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Air Force, Army, Coast Guard, Marine Corps, Navy, and Space Force).
- Reserve and National Guard personnel who have been activated and are on Federal active duty.
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds.
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

### What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within one year after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

### How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders. [Note: Lender should place its name, address, and contact information here.]
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

### How Does a Servicemember or Dependent Obtain Information About the SCRA?

- 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/>
- "Military OneSource" is the U. S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to [www.militaryonesource.mil/legal](http://www.militaryonesource.mil/legal), or call (800) 342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.



## BEHIND ON YOUR MORTGAGE PAYMENTS?

***Help is available.***

***FREE assistance from HUD-approved housing counseling agencies is available to you.***

**Housing Counselors** at non-profit or government agencies approved by the U.S. Department of Housing and Urban Development (HUD) are trained to help homeowners who are having problems making their mortgage payments. Counselors can help you find the best option for your situation.

### **HUD-approved Housing Counselors will:**

- Work with you in person or over the phone.
- Help you understand your housing options.
- Help communicate with your lender.
- Recommend financial tools to help you solve current problems and avoid future ones.
- Connect you with local resources that may provide you with additional assistance.

### **This Help is Free.**

HUD approved housing counseling agencies cannot charge to help you explore your options if you are having trouble paying your mortgage loan.

- Watch out for companies that charge a fee for these services. It may be a scam.
- Check [www.hud.gov/findacounselor](http://www.hud.gov/findacounselor) to confirm the counseling agency is HUD-approved.

### **HOW TO FIND A HOUSING COUNSELOR TODAY:**

- **Online.** Search for a housing counseling agency near you at: [www.hud.gov/findacounselor](http://www.hud.gov/findacounselor) or <http://www.consumerfinance.gov/find-a-housing-counselor/>
- **By Phone.** Call HUD's Housing Counseling Locator Service at **(800) 569-4287**.
  - Persons with hearing or speech impairments may access this number via TTY by calling the Federal Information Relay Service at **(800) 877-8339**.
- Comprehensive foreclosure assistance is available around the clock at **(888) 995-HOPE (4673)**.

## SHOULD I BE AWARE OF ANYTHING ELSE?

Beware of foreclosure prevention scams! You may be approached by organizations with official sounding names offering a quick fix to your mortgage problems. They often charge hefty fees or require that you "temporarily" sign over your deed to them. Remember — solutions that sound too good to be true usually are. These precautions will help you avoid being taken by a scam artist:

1. Never sign any papers you don't fully understand.
2. Check with a lawyer, your lender or trusted advisor, or a HUD-approved housing counselor before entering into any deal involving a loan assumption, contract of sale or a transfer of the deed to your home.
3. If you can't afford your current mortgage, don't be talked into refinancing into a new loan with a higher payment.

To find a HUD counselor in your area call:  
**1-800-569-4287 or TDD 1-800-877-8339.**

## WHAT IS FHA?

The Federal Housing Administration is part of the U.S. Department of Housing and Urban Development (HUD). FHA provides mortgage insurance to approved lenders who in turn offer mortgage loan financing to individuals and families throughout the United States and territories. The FHA mortgage insurance enables approved mortgagees to provide home loans to eligible borrowers who might not otherwise qualify for other mortgage loan financing. FHA borrowers are often first-time homebuyers, moderate income families or folks who can't afford a large downpayment.

To learn more about FHA's programs, please visit:  
[www.bud.gov/fha](http://www.bud.gov/fha) or contact the  
FHA Resource Center:  
**1-800-CALL-FHA (1-800-225-5342)**  
**Federally Insured. Always There!**



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
FEDERAL HOUSING ADMINISTRATION  
451 SEVENTH STREET S.W.  
WASHINGTON, D.C. 20410



HUD- 2008-5-FHA  
April 2012

## SAVE YOUR HOME *Tips to Avoid Foreclosure*



[www.bud.gov/fha](http://www.bud.gov/fha)  
**1-800-CALL-FHA**  
**(1-800-225-5342)**



## HELP! I CAN'T MAKE MY MORTGAGE PAYMENT.

Every day thousands of people like you have trouble making the next mortgage payment. Though things may seem hopeless, help is available. However, you need to take the first step! If you ignore the problem you may lose your home to foreclosure, possibly affecting your ability to qualify for credit or to rent another home.

### WHAT SHOULD I DO?

1. Contact your lender right away. You can find a contact number on your mortgage statement. When you call, be prepared to explain:

- ✓ Why you are unable to make your payment.
- ✓ Whether the problem is temporary or permanent.
- ✓ Details about your income, expenses, and other assets like cash in the bank.

2. If you are uncomfortable talking to your lender, a HUD-approved housing counseling agency can help you understand your options. These services are free of charge.

3. Open all of the mail you receive from your lender. It contains valuable information about repayment options. Later mail may have important legal notices. Failing to read the mail will not prevent a foreclosure action.

4. Look for ways to increase the amount you have available to make your mortgage payments. Can you cancel cable TV, pack lunches, or get a part-time job? While these actions may not replace all of your lost income, they send a strong message to your lender that you are serious about keeping your home.

**NOTHING IS WORSE THAN DOING NOTHING!**

## WHAT OPTIONS WILL HELP ME KEEP MY HOME?

FHA provides, as part of its insurance contract with lenders, loss mitigation actions the lender must evaluate and take, when appropriate, to reduce financial losses on loans in default. Your lender needs information from you to fully evaluate these options. If you want to keep your home, talk to your lender about available workout options for home retention. While the options listed here are for borrowers with FHA-insured loans, most lenders offer similar workout plans designed to help you keep your home.

**Special Forbearance.** Your lender may provide for a temporary reduction or suspension of your payments to allow you time to overcome the problem that reduced your income. Then you may be offered a payment plan so you can pay back the missed payments a little at a time until you are caught up. An extended forbearance period may be provided to unemployed borrowers who are actively seeking employment.

**Mortgage Modification.** A modification is a permanent change to your loan through which the overdue payments may be added to your loan balance, the interest rate may be changed or the number of years you have to pay off the loan may be extended.

**Partial Claim.** In a Partial Claim, a borrower receives a second loan in an amount necessary to bring the delinquent loan current. The loan is interest free and does not need to be repaid until you pay off your first mortgage or sell your house. This option is only available to borrowers with FHA-insured loans. However, if you have a conventional loan, ask your lender if they offer an "advance claim."

**FHA-Home Affordable Modification Program (FHA-HAMP).** This option combines an enhanced partial claim with a loan modification. Under the FHA-HAMP, the partial claim loan will not only include any amounts necessary to bring your mortgage current but

may also include an amount to reduce your existing loan balance by up to 30%. The reduced loan balance will then be modified to lower your monthly mortgage payment to an affordable level. As described above, the partial claim loan is interest free, but must be repaid when you pay off your first mortgage or sell your house.

To qualify for any of these options, you will need to provide your lender with current information about your income and expenses. Also, your lender may require that you agree to a payment plan for three or more months to demonstrate your commitment before you are approved for a modification or partial claim.

## WHAT OPTIONS DO I HAVE IF I CAN'T KEEP MY HOME?

If your income or expenses have changed so much that you are not able to continue paying the mortgage even under a workout plan offered by your lender, you should consider the options below:

**Pre-foreclosure sale.** With your lender's permission you can offer your house for sale and sell it at fair market value even if the amount you receive from the sale is less than the amount you owe. If you meet certain conditions, you may be eligible to receive relocation expenses.

**Deed-in-lieu of foreclosure.** As a last resort, you may be able to voluntarily give your property back to your lender. If you leave the property clean and undamaged you may be eligible to receive relocation expenses.

There could be income tax consequences to any plan that reduces the amount of debt you owe so check with a tax advisor before accepting these workout options.

### Contact FHA

Struggling homeowners with FHA-insured loans can get assistance by contacting HUD's National Servicing Center at (877) 622-8525. Persons with hearing or speech impairments may reach this number via TDD/TTY by calling (800) 877-8339.

**Beware of Scams! If It Sounds Too Good To Be True... It Usually Is.  
Report mortgage fraud. Call 1-800-347-3735.**

**PLEASE NOTE THAT IF YOU HAVE OR WILL RECEIVE A DISCHARGE FROM A BANKRUPTCY CASE, AND THE MORTGAGE WAS NOT REAFFIRMED IN THE BANKRUPTCY CASE, WE WILL ONLY EXERCISE OUR RIGHTS AGAINST THE PROPERTY AND ARE NOT ATTEMPTING ANY ACT TO COLLECT THE DISCHARGED DEBT FROM YOU PERSONALLY. ADDITIONALLY, YOUR DECISION TO DISCUSS WORKOUT OPTIONS WITH US IS STRICTLY VOLUNTARY. YOU ARE NOT OBLIGATED TO PURSUE ANY WORKOUT OPTIONS DISCUSSED WITH US. AT YOUR REQUEST, WE WILL IMMEDIATELY TERMINATE ANY SUCH DISCUSSIONS SHOULD YOU NO LONGER WISH TO PURSUE THESE OPTIONS.**