INCOME TAX AFFIDAVIT

Complete Affidavit only if:

1) you were not required by law to file Federal Income Tax returns for any of the preceding three (3) years; or

2) if the closing for the financing in connection with which you are seeking a Mortgage Credit Certificate ("MCC") will occur between January 1 and February 14 and you have not filed your Federal Income Tax return for the immediate preceding year.

3) a household member 18 years and older who is not receiving income.

1. The undersigned, hereinafter referred to as “APPLICANT”, certify and state the following (check all that apply):

   a. ☐ APPLICANT is not required by law to file a Federal Income Tax return for the following year(s) 20__, 20__, 20__ for the reason(s) stated below:

   ________________________________________________________________
   ________________________________________________________________

   b. ☐ APPLICANT hereby certifies that the closing in connection with which APPLICANT is seeking a MCC is occurring between January 1 and February 14, and that APPLICANT has not yet filed a Federal Income Tax return for the prior tax year.

   c. ☐ APPLICANT hereby certifies that he/she has no income (including unemployment) for the reason(s) stated below:

   ________________________________________________________________
   ________________________________________________________________

2. APPLICANT acknowledges and understands that this Affidavit will be relied upon for purposes of determining eligibility for a MCC. APPLICANT acknowledges that a material misstatement negligently made in any statement by APPLICANT in connection with an application for a MCC will constitute a federal violation punishable by a fine; and a material misstatement fraudulently made in any statement made by APPLICANT in connection with the application for a MCC will constitute a federal violation punishable by a fine and revocation of the certificate,
which will be in addition to any criminal penalty imposed by law. In addition, any false statement which affects APPLICANT’S eligibility under Title 26 of the Internal Revenue Code of 1986, as amended, and the regulations thereunder will result in the denial of APPLICANT’S application for a MCC, or, if a MCC has been issued prior to discovery of the false statement, immediate cancellation of the MCC issued.

3. APPLICANT further acknowledges that if any information or certification APPLICANT provides contains a material misstatement which is due to fraud, then any MCC issued will automatically become null and void without any need for further action on the part of Riverside County.

4. In addition, APPLICANT hereby acknowledges and understands that any false pretense, including false statement or representation, or the fraudulent use of any instrument, facility, article or other valuable thing or service pursuant to participation in any Riverside County program is punishable by imprisonment or by a fine.

Signature of Applicant: x ___________________________ Date

Name of Applicant: ________________________________

Note: Three years of federal income tax returns are required. The three year period is calculated retroactively from the date of application to participate in the MCC Program.

The applicant must sign the returns (wet signature) stating that, “This is true and exact copy of the returns submitted to the IRS.” Tax returns are required for all household members over the age of 18 years who filed tax returns. If a person has taken deductions, the lender will need a copy of the Schedule A. If a person has filed the short form (1040A or 1040EZ), the Lender will accept a letter from the IRS verifying status of the applicant.
Request for Transcript of Tax Return

Do not sign this form unless all applicable lines have been completed. Read the instructions on page 2. Request may be rejected if the form is incomplete, illegible, or any required line was blank at the time of signature.

Tip: Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. If you need a copy of your return, use Form 4506, Request for Copy of Tax Return. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.
1b First social security number on tax return or employer identification number (see instructions)

2a If a joint return, enter spouse’s name shown on tax return
2b Second social security number if joint tax return

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code

4 Previous address shown on the last return filed if different from line 3

5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party’s name, address, and telephone number. The IRS has no control over what the third party does with the tax information.

Caution: DO NOT SIGN this form if a third party requires you to complete Form 4506-T, and lines 6 and 9 are blank.

6 Transcript requested. Enter the tax form number here (1040, 1040X, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request.
   a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. Transcripts are only available for the following returns: Form 1040 series, Form 1040X, Form 1020, Form 1120, Form 1120A, Form 1120G, Form 1120L, and Form 1120S.
   Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days.
   b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days.
   c Record of Account, which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days.
   d Verification of Nonfiling, which is proof from the IRS that you did not file a return for the year. Most requests will be processed within 10 business days.

7 Verification of Nonfiling, which is proof from the IRS that you did not file a return for the year. Most requests will be processed within 10 business days.

8 Form W-2, Form 1099 series, Form 1099-E, or Form 1098 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2006, filed in 2007, will not be available from the IRS until 2008. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days.

Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, either husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer.

Telephone number of taxpayer on line 1a or 2a

Sign Here

Signature [see instructions] Date

Title [if line 1a above is a corporation, partnership, estate, or trust]

Spouse’s signature Date

For Privacy Act and Paperwork Reduction Act Notice, see page 2.
General Instructions

Purpose of form. Use Form 4506-T to request tax return information. You can also designate a third party to receive the information. See line 5.

Tips. Use Form 4508, Request for Copy of Tax Return, to request copies of tax returns.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

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

Note. You can also call 1-800-829-1040 to request a transcript or get more information.

Chart for individual transcripts (Form 1040 series and Form W-2)

If you filed an individual return and lived in:

<table>
<thead>
<tr>
<th>State</th>
<th>RAIVS Team or Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alabama</td>
<td>P.O. Box 9941, Ogden, UT 84409</td>
</tr>
<tr>
<td>Florida</td>
<td>P.O. Box 145500, Stop 2800 F, Cincinnati, OH 45250</td>
</tr>
<tr>
<td>Kentucky</td>
<td>P.O. Box 791, Doraville, GA 30062</td>
</tr>
<tr>
<td>Louisiana</td>
<td>P.O. Box 6779, Anover, MA 05501</td>
</tr>
<tr>
<td>Mississippi</td>
<td>Stop 679, Andover, MA 05501</td>
</tr>
<tr>
<td>North Carolina</td>
<td>Stop 37106, Fresno, CA 93688</td>
</tr>
<tr>
<td>Tennessee</td>
<td>Stop 6716 AUSC, Austin, TX 73301</td>
</tr>
<tr>
<td>New Hampshire</td>
<td>978-264-2277</td>
</tr>
<tr>
<td>Ohio</td>
<td>859-669-3592</td>
</tr>
<tr>
<td>Virginia</td>
<td>859-669-3592</td>
</tr>
<tr>
<td>North Dakota</td>
<td>801-620-6922</td>
</tr>
<tr>
<td>Rhode Island</td>
<td>859-669-3592</td>
</tr>
<tr>
<td>South Dakota</td>
<td>859-669-3592</td>
</tr>
<tr>
<td>Washington</td>
<td>859-669-3592</td>
</tr>
<tr>
<td>Wisconsin</td>
<td>859-669-3592</td>
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</tbody>
</table>

All other states and territories.

<table>
<thead>
<tr>
<th>RAIVS Team or Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>801-620-6922</td>
</tr>
</tbody>
</table>

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 4.

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

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

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. Sections 6103 and 6109 require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine use of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, and the District of Columbia for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal non-tax criminal laws, or to federal law enforcement agencies to combat terrorism. You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: Learning about the law or the form, 10 min.; Preparing the form, 12 min.; and Copying, assembling, and sending the form to the IRS, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simper, we would be happy to hear from you. You can write to the Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:TT:SP, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224. Do not send the form to this address. Instead, see Where to file on this page.