

COMPLETE YOUR CHECKLIST

To see if you qualify for this program, please send the items listed below to MB Financial Bank.

- 1. The enclosed Form 1114 Request for Modification and Affidavit (RMA) (no notary required).
- 2. A signed and dated copy of the IRS Form 4506-T (Request for Transcript of Tax Return) for each borrower (borrowers who filed their tax returns jointly may send in one IRS Form 4506-T signed and dated by both of the joint filers).
- 3. Documentation to verify all of the income of each borrower (including any alimony or child support that you choose to rely upon to qualify). This documentation should include:
 - ❖ **For each borrower who is a salaried employee:**
 - Copy of the most recent filed federal tax return with all schedules.
 - Copy of past two years W2s.
 - Copy of the two most recent pay stubs.
 - Copy of the two most recent bank statements on all asset accounts (i.e. checking, savings, money market, stock accounts, etc); and
 - Copy of the past two years 1099's.
 - ❖ **For each borrower who is self-employed:**
 - Copy of the most recent filed federal tax return with all schedules, and
 - Copy of the most recent quarterly or year-to-date profit/loss statements.
 - Copy of the two most recent bank statements on all asset accounts (i.e. checking, savings, money market, stock accounts, etc); and
 - Copy of the past two years 1099's.
 - ❖ **For each borrower who has income such as social security, disability or death benefits, pension, public assistance, or unemployment:**
 - Copy of the most recent filed federal tax return with all schedules and W-2s.
 - Copy of the two most recent bank statements on all asset accounts (i.e. checking, savings, money market, stock accounts, etc).
 - Copy of benefits statement or letter from the provider that states the amount, frequency and duration of the benefit. Social security, disability, death or pension benefits must continue for at least 3 years to be considered qualifying income under this program. Public assistance or unemployment benefits must continue for at least 9 months to be considered qualifying income under this program.

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

- Copy of divorce decree, separation agreement or other written agreement or decree that states the amount of the alimony or child support and period of time over which it will be received. Payments must continue for at least 3 years to be considered qualifying income under this program.
- Proof of full, regular and timely payments; for example deposit slips, bank statements, court verification or filed federal tax return with all schedules.

❖ **For each borrower who has rental income:**

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

❖ **For each borrower who is required to pay alimony or child support:**

- Copy of Marital Settlement Agreement.
- Proof of full, regular and timely payments; for example deposit slips, bank statements, court verification or filed federal tax return with all schedules.

You must send in all required income documentation, completed Form 4506-T, and a signed Form 1114.

Please mail all application documentation to:

MB Financial Bank

6111 N River Road

Attn: Home Affordable Staff-7th Floor

Rosemont IL 60018

Keep a copy of all documents for your records. Please do not send original income documentation as copies are acceptable.