

# Is making your mortgage payment becoming difficult?

We are here to help.

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



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

\* You will not pay any fees to take advantage of this opportunity to modify your mortgage payment and keep your home.

\* Now is the time to act!



## Here's how our process works:

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

### Step 1 Submit documentation of your income.

Complete a signed and dated copy of the IRS Form 4506-T (Request for Transcript of Tax Return) found on page 4 of this package, for each borrower (borrowers who filed their tax returns jointly may send in one IRS Form 4506-T signed and dated by both of the joint filers), and provide documentation to verify the income of each borrower (including any alimony or child support that you choose to rely upon to qualify). **This documentation should include:**

#### For each borrower who is a salaried employee:

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

#### For each borrower who is self-employed:

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

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

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

be considered qualifying income under this program.

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

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

#### For each borrower who has rental income:

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

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

Step 2 Return your income documentation and signed IRS Form 4506-T to IndyMac Mortgage Services by mail or fax.

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



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

Once you have completed steps 1 and 2 you will be contacted by IndyMac Mortgage Services department within 30 days.

# Fax Cover Sheet

We are here to help.

To: IndyMac Mortgage Services

Fax Number: 1.866.435.7643

Name: \_\_\_\_\_

IndyMac Mortgage Services Loan Number: \_\_\_\_\_

Email Address (required): \_\_\_\_\_

Phone Number: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

## Customer Checklist

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

- | <small>Borrower</small> | <small>Co-Borrower</small> |  |
|-------------------------|----------------------------|--|
| _____                   | _____                      | 1. Completed and signed the 4506-T Form. |
| _____                   | _____                      | 2. Completed the income documentation.   |

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

Borrower

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Co-Borrower

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Form **4506-T**

**Request for Transcript of Tax Return**

(Rev. January 2008)  
Department of the Treasury  
Internal Revenue Service

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

OMB No. 1545-1872

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

<b>1a</b> Name shown on tax return. If a joint return, enter the name shown first.	<b>1b</b> First social security number on tax return or employer identification number (see instructions)
<b>2a</b> If a joint return, enter spouse's name shown on tax return	<b>2b</b> Second social security number if joint tax return
<b>3</b> Current name, address (including apt., room, or suite no.), city, state, and ZIP code	
<b>4</b> Previous address shown on the last return filed if different from line 3	
<b>5</b> 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.	
<b>IndyMac Mortgage Services, 901 East 104th St., Suite 400C, Kansas City, MO 64131</b>	

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

**6 Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶ 1040

**a Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days

**b Account Transcript**, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days

**c Record of Account**, which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days

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

**8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2006, filed in 2007, will not be available from the IRS until 2008. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days

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

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

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

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

<b>Sign Here</b>	Signature (see instructions) <u>N/A</u>	Date	Telephone number of taxpayer on line 1a or 2a ( )
	Title (if line 1a above is a corporation, partnership, estate, or trust)		
	Spouse's signature	Date	

IndyMac Mortgage Services, a Division of Onewest Bank, FSB  
Loan Resolution Department  
7700 W. Parmer, Bld D  
Austin, TX 78729

Loan Number:

Property Address:

Thank you for contacting IndyMac Mortgage Services regarding the above referenced property. IndyMac Mortgage Services will review your request for assistance upon receipt of the following items:

**If you are selling your property and would like IndyMac Mortgage Services to consider your request for a Short Sale or Pre-Foreclosure Sale, the following items are required for review:**

- The completed Financial Statement and Hardship Explanation form. (Enclosed)
- Most recent checking and savings account statements for all borrowers.
- Proof of all sources of monthly household income, such as pay stubs for the last 30 days, or if self-employed, we need profit and loss statements for the last two quarters along with the most recent federal tax return. Leases and social security, pension, or disability statements are required if applicable.
- Any other documentation or information you feel may be relevant to the situation.
- Documentation showing the complete listing history for this property listing agreement(s).
- A sales contract signed by buyer & seller, **subject to IndyMac Mortgage Services/Lender Approval.**
- Completed Purchaser Eligibility Certification form (Enclosed)
- An estimated settlement statement showing all proposed seller paid closing costs.
- Proof of Buyer's financing (i.e. pre-qualification letter, etc...)

**Once you have obtained ALL of the required items, please write your name and loan number on every document, and submit your request via fax to: 626-583-1370.**

Upon receipt of your completed request for assistance, a Workout Analyst will be assigned to review your file. You or your designated agent or realtor will be contacted.

Loss Mitigation Department  
Toll-Free: 1-877-736-5556

**NOTE: SUBMITTING YOUR REQUEST FOR WORKOUT REVIEW DOES NOT STOP THE FORECLOSURE PROCESS. ALL NORMAL SERVICING INCLUDING COLLECTIONS AND/OR FORECLOSURE IF APPLICABLE WILL CONTINUE UNLESS YOU ARE OTHERWISE NOTIFIED IN WRITING BY INDYMAC MORTGAGE SERVICES.**

**NOTE: If you would like IndyMac Mortgage Services to discuss your loan with a 3<sup>rd</sup> party such as a spouse, relative, friend, realtor, attorney, or lender, etc... you MUST complete and return this form to us first.**

**THIRD PARTY AUTHORIZATION FORM**

I hereby authorize IndyMac Mortgage Services to discuss my request for payment assistance with the individual(s) that I have identified below as my designated agent(s) (hereinafter the "Designated Agent"). Further, IndyMac Mortgage Services is hereby authorized to negotiate the terms of a workout agreement with my Designated Agent and to deliver documents to my Designated Agent which concern my request for payment assistance. I understand that I will be fully responsible for reviewing any information that is sent by IndyMac Mortgage Services to my Designated Agent. This Authorization will remain effective until I specifically notify the IndyMac Mortgage Service Workout Department in writing that this Authorization is of no further force and effect.

My Designated Agents are:

\_\_\_\_\_  
(Insert name of 3<sup>rd</sup> party)

\_\_\_\_\_  
Phone #

\_\_\_\_\_  
(Insert name of 3<sup>rd</sup> party)

\_\_\_\_\_  
Phone #

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

\_\_\_\_\_  
Borrower

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

\_\_\_\_\_  
Co-Borrower

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



**PART E: MONTHLY INCOME**

	DESCRIPTION (MONTHLY)	Borrower	Co-Borrower	TOTAL
1	Gross Salary Wages			
2	Overtime Wages			
3	Commissions (how often paid)			
4	Bonuses (when paid)			
5	Social Security			
6	Disability (short term or long term)			
7	Other Income (interest, rental, etc.)			
8	Alimony**			
9	Child Support**			
10	TOTAL MONTHLY INCOME (add lines 1-9)			
11	Less: Federal, FICA, and State Income Tax			
12	Other Deductions (401k, etc.)			
13	TOTAL DEDUCTIONS (add lines 11 & 12)			
14	NET PERSONAL INCOME (line 10 minus line 13)			

\*\* Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower or Co-Borrower does not choose to have it considered for repaying the mortgage.

**PART F: MONTHLY EXPENSES**

	DESCRIPTION (MONTHLY)	MONTHLY PMT	BALANCE DUE	# of MOS. DELINQUENT
1	Primary Home Mortgage (including taxes & insurance)			
2	Taxes on primary home (if not included in #1)			
3	Insurance on primary home (if not included in #1)			
4	Rent Payment (if owner not occupying subject property)			
5	Maintenance on primary home			
6	Other Mortgages			
7	Automobile Loan(s)			
8	Other Loans			
9	Credit Cards (minimum payment)			
10	Alimony			
11	Child Support			
12	Child Care			
13	Utilities (water, electricity, gas, etc.)			
14	Telephone			
15	Insurance (automobile, health, & life)			
16	Medical expenses (uninsured)			
17	Car expenses (gas, maintenance, parking)			
18	Groceries and Toiletries			
19	Dry Cleaning and Clothing			
20	Spending Money			
21	Cable TV			
22	Entertainment (hobbies, dinner, movies, etc.)			
23	Vacations			
24	School Tuition			
25	HOA Fees			
26	Dependent Care			
27	Other Monthly Expenses*			
	*Explain:			
28	TOTAL PERSONAL EXPENSES (add lines 1-27)			

**EXPLANATION OF HARDSHIP**

What changes or events have occurred since your loan originated that have caused you to fall behind?

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How did this impair your ability to afford you mortgage payments?

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When did the change(s) and/or event(s) occur?

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Do you anticipate any improvement in your financial situation in the near future? \_\_\_\_\_ yes \_\_\_\_\_ no

If yes, please explain:

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How much are you able to contribute towards your loan as of today? \_\_\_\_\_

How much are you able to contribute towards your loan in thirty (30) days? \_\_\_\_\_

**ACKNOWLEDGEMENT AND AUTHORIZATION**

I (we) agree that the financial information provided is an accurate statement of my (our) financial status. I (we) understand and acknowledge that any action taken by the lender of my (our) mortgage loan on my (our) behalf will be made in strict reliance on the financial information provided. I (We) authorize verification or re-verification of any information contained in this Financial Statement at anytime by the lender, its agents, successors and assigns, either directly or through a third party, including but not limited to a credit reporting agency, from any source named in this Financial Statement or otherwise submitted in connection therewith. My (Our) signature(s) below grants the lender the authority to contact my realtor, credit counseling service representative (if applicable), or any third party with respect to matters represented in this Financial Statement.

By: \_\_\_\_\_ Date: \_\_\_\_\_  
Signature of Borrower

By: \_\_\_\_\_ Date: \_\_\_\_\_  
Signature of Co-Borrower

## PURCHASER ELIGIBILITY CERTIFICATION

Loan Number(s): \_\_\_\_\_

The purpose of the Purchaser Eligibility Certification is to identify Prospective Purchasers who are not eligible to purchase assets of failed financial institutions from the Federal Deposit Insurance Corporation under the laws, regulations and policies governing such sales. Completion of the Purchaser Eligibility Certification, **without modification**, is a prerequisite to any such purchase.

### DEFINITIONS

**Affiliated Business Entity.** An Affiliated Business Entity of a Prospective Purchaser means its spouse, dependent child or any member of its household; or any entity that directly or indirectly is under the control of the Prospective Purchaser, controls the Prospective Purchaser or is under common control with the Prospective Purchaser.

**Associated Person.** An Associated Person of a Prospective Purchaser who is an individual is (1) the Prospective Purchaser's spouse or dependent child or any member of the household, (2) a partnership in which the Prospective Purchaser is or was a general or limited partner, or (3) a corporation of which the Prospective Purchaser is or was an officer or director. An Associated Person of a Prospective Purchaser that is an entity is (1) any individual or entity that, acting individually or in concert with one or more individuals or entities, owns or controls 25 percent or more of the Prospective Purchaser; or (2) a managing or general partner of the Prospective Purchaser.

**Contractor.** A Contractor is any individual or entity that has submitted an offer to the FDIC to perform services or has a contractual arrangement with the FDIC to perform services.

**Delinquent Obligation.** A Delinquent Obligation is any debt or duty to pay money to the FDIC in excess of \$50,000 (in the aggregate for all such debts or duties) that is more than 60 days delinquent, or any other failure to comply with the terms and conditions of a written agreement with the FDIC that continues for more than sixty (60) days following notice. A Delinquent Obligation does not include any debt that has been settled, nor any debt that has been sold or transferred by the FDIC, nor any debt for which the FDIC has reported forgiveness of debt through the issuance of an IRS form 1099, nor any debt discharged in bankruptcy.

**Failed Institution.** A Failed Institution is any bank or savings association that has been under the conservatorship or receivership of the FDIC or of the Resolution Trust Corporation. It includes any entity owned and controlled by such a bank or savings association.

**FDIC.** FDIC means the Federal Deposit Insurance Corporation, whether acting in its corporate capacity or as conservator or receiver of a Failed Institution.

**Prospective Purchaser.** A Prospective Purchaser is any individual or entity that has made or intends to make an offer to purchase assets of a Failed Institution from the FDIC. For all purposes of this Certification, an "entity" includes any entity with a legally independent existence, including, without limitation, a trustee; the beneficiary of at least a 25% share of the proceeds of a trust; a partnership; a corporation; an association; or any other organization or society.

**Substantial Loss.** A Substantial Loss is (i) any debt or duty to pay money to the FDIC or a Failed Institution that has an outstanding balance of more than \$50,000 and that is more than 90 days past due; (ii) an unpaid final judgment of more than \$50,000 regardless of whether it is forgiven in a bankruptcy proceeding; (iii) a deficiency balance following a foreclosure sale of more than \$50,000 regardless of whether it is forgiven in a bankruptcy proceeding; or (iv) any loss of more than \$50,000 reported on an IRS Form 1099-C (Information Reporting for Discharge of Indebtedness).

## ELIGIBILITY CERTIFICATION

The undersigned hereby certifies that all of the following statements are true, correct and complete when made and will be true at closing of the sale.

- A. **FDIC Employees.** The Prospective Purchaser is not an FDIC employee, the spouse of an FDIC employee, or the minor child of an FDIC employee.
- B. **Delinquent Obligors.** Neither the Prospective Purchaser nor any of its Affiliated Business Entities has a Delinquent Obligation. *Under certain circumstances, the certification required in this paragraph may be waived. For more information about the waiver process and criteria, contact the FDIC sales representative. Note: If the sale is for FDIC real estate owned or items such as furniture, fixtures or equipment, artwork, automobiles or other tangible items, and the bid price will be less than \$250,000 (per item or per pool), then the certification set forth in this paragraph B is not required.*
- C. **FDIC Contractors.** Neither the Prospective Purchaser nor any of its Affiliated Business Entities is a Contractor that has performed services within the past three years relating to any of the assets that the Prospective Purchaser might buy, unless the contract for services allows for the purchase of such assets. *Under certain circumstances, the certification required in this paragraph may be waived. For more information about the waiver process and criteria contact the FDIC sales representative.*
- D. **Officers or Directors of Failed Institutions.** Neither the Prospective Purchaser nor any of its Associated Persons has ever been an officer or director of a Failed Institution or of an affiliate of a Failed Institution who (1) has participated in a material way in one or more transactions that caused a Substantial Loss to any such Failed Institution; *and* (2) in connection with such Substantial Loss has been found by a court or administrative tribunal, or alleged in a judicial or administrative action brought by the FDIC or any federal or state governmental entity to have (i) violated any law, regulation or order issued by a federal or state banking agency; (ii) breached a written agreement with a federal or state banking agency or with a Failed Institution; (iii) engaged in an unsafe or unsound practice in conducting the affairs of a Failed Institution; or (iv) breached a fiduciary duty owed to a Failed Institution.
- E. **Debarment from Participation in the Affairs of a Failed Institution.** Neither the Prospective Purchaser nor any of its Associated Person(s) has been removed from, or prohibited from participating in the affairs of a Failed Institution by a final enforcement action by the FDIC or any other federal banking agency (Office of the Comptroller of the Currency, Office of Thrift Supervision, or the Board of Governors of the Federal Reserve System).
- F. **Pattern or Practice of Defalcation.** Neither the Prospective Purchaser nor any of its Associated Person(s) has borrowed money or guaranteed loans in more than one transaction with the intent to cause a loss or with reckless disregard for whether such transactions would cause a loss to any financial institution insured by the FDIC, where these loans, in the aggregate, caused a Substantial Loss to one or more Failed Institutions.
- G. **Convicted of Certain Crimes.** Neither the Prospective Purchaser nor any of its Associated Person(s) (1) has been convicted of committing or conspiring to commit any offense under Section 215, 656, 657, 1005, 1006, 1007, 1014, 1032, 1341, 1343 or 1344 of Title 18 of the United States Code affecting any Failed Institution; *and* (2) has defaulted on any debt or duty to pay money (including any guaranty) owed to the FDIC or any Failed Institution to such an extent that a judgment has been rendered in favor of the FDIC or the property securing the debt has been foreclosed on.
- H. **If Seller Financing Is Used.** Neither the Prospective Purchaser nor any of its Associated Persons (1) has defaulted on any debts or duties to pay money (including any guaranty) to the FDIC or a Failed Institution that, in the aggregate, exceed \$1,000,000, to such an extent that a judgment has been rendered in favor of the FDIC or the property securing the debt has been foreclosed on; *and* (2) has made any fraudulent misrepresentations in connection with any of these debts or duties. *This representation is not required, and has no effect, if the Prospective Purchaser does not finance any portion of the purchase price through financing offered by the FDIC.*
- I. **Transactions Structured to Circumvent this Certification.** Neither the identity nor form of the Prospective Purchaser, nor any aspect of the contemplated transaction, has been created or altered with the intent, in whole or in part, to allow an individual or entity who otherwise would be ineligible to purchase assets from the FDIC to benefit directly or indirectly from the proposed transaction.

Seller / Borrower Name: \_\_\_\_\_ Loan Number(s): \_\_\_\_\_

**PROSPECTIVE PURCHASER INFORMATION**

Name of Prospective Purchaser		Tax ID Number or SSN	
<input type="checkbox"/> Individual <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation <input type="checkbox"/> Trust <input type="checkbox"/> Other ( <i>Specify</i> )			
Physical Street Address (For Overnight Delivery)			
City	State or Province	Country	Postal Code
Contact Person and Title			
Telephone Number ( )	Fax Number ( )	E-mail Address	

IN WITNESS WHEREOF, the undersigned has executed this Certification as of this  
\_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.

PROSPECTIVE PURCHASER

\_\_\_\_\_  
[Print Name of Prospective Purchaser]

\_\_\_\_\_  
[Signature]

\_\_\_\_\_  
[Print Name and Title of Authorized Signatory]

**Notice Concerning Legal Action**

Any person who knowingly or willfully makes false or fraudulent statements or disclosures in connection with this Certification will be referred to the Office of Inspector General and/or the appropriate law enforcement officials for investigation and legal enforcement and may be subject to fines and/or imprisonment (18 U.S.C. §§ 1001, 1007 and 1014).

## **PRIVACY ACT STATEMENT**

The Federal Deposit Insurance Act (12 U.S.C. §§1819, 1821, and 1823), 5 C.F.R. Part 3201, 12 C.F.R. Parts 340 and 366, and Executive Order 9397 authorize the collection of this information. The FDIC will use the information to assist in the determination of whether a Prospective Purchaser is eligible to purchase assets under the laws, regulations and policies pertaining to the FDIC. The FDIC may disclose this information: 1) to other federal, state or local agencies and to contractors to assist in the marketing or sale of assets; 2) to appropriate Federal, State or local agency or responsible authority, to the extent that disclosure is necessary and pertinent for investigating or prosecuting a violation of or for enforcing or implementing a statute, rule, regulation or order, when the information indicates a violation or potential violation of law, whether civil, criminal or regulatory in nature, and whether arising by any statute, or by regulation, rule or order issued pursuant thereto; 3) to a court, magistrate, or administrative tribunal in the course of presenting evidence, including disclosure to counsel or witnesses in the course of civil discovery, litigation, or settlement negotiations or in connection with criminal law proceedings, when the FDIC is a party to the proceeding or has a significant interest in the proceeding and the information is determined to be relevant and necessary; 4) to a congressional office in response to a written inquiry made by the congressional office at the request of the individual to whom the record pertains; or 5) in accord with any other routine use appropriate for the FDIC's Insured Bank Liquidation Records, # 30- 64- 0013. Submitting this information to the FDIC is voluntary. Your failure, however, to submit all of the information requested and to complete the form entirely could result in your inability to bid on or purchase FDIC-held assets.

## **ESTIMATED REPORTING BURDEN**

Public reporting burden for this collection is estimated to average 30 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to Paperwork Reduction Act, Legal Division, FDIC, Washington, D.C. 20429; and to the Office of Management and Budget, Paperwork Reduction Project (3064-0089), Washington, D.C. 20503. Respondents need not respond to this request for information unless it displays a currently valid OMB Control Number.