

IRSRecords

Income Verification through the IRS

Verify Income in 24 hours

IRSRecords is the fastest way to verify a borrower's income information via the IRS 4506 Form. Using high caliber connections and automated processes IRSRecords delivers to lenders quality tax information for individual and corporate taxpayers in record time directly from the source.

Form 4506-T Request for Transcript of Tax Return
OMB No. 1545-1872

Department of the Treasury Internal Revenue Service

CAUTION: Lines 6 and 7 must be completed if the third party requires you to complete Form 4506-T. Do not sign Form 4506-T if the third party requests that you sign Form 4506-T and lines 6 and 7 are blank.

6 Product requested. Most requests will be processed within 10 business days. If the product requested relates to information from a return filed more than 4 years ago, it may take up to 30 days. Enter the return number here and check the box below.

a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. Transcripts are generally 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.

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.

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.

d Verification of Nonfiling, which is proof from the IRS that you did not file a return for the year.

e 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 2003, filed in 2004, will not be available from the IRS until 2005. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213.

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.

7 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.

____/____/____

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.

 Signature (see instructions) Date _____ Telephone number of taxpayer on line 1a or 2a (____) _____

Sign Here
 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. Cat. No. 37667N Form 4506-T (1-2004)

IRSRecords Benefits & Advantages:

- _ 99.9 percent of results in 24 hours
- _ Provides access to 1040, 1120, 1065, and any other information filed against the IRS
- _ W-2's and 1099's delivered in as little as 1 business day
- _ Improved processing methods that minimize IRS rejections
- _ HACKER FREE Online Order Submission and Archiving
- _ Comprehensive reports in easy-read PDF format
- _ Reduced rates when ordered in bundle with 1003AppScan or PreQualita
- _ Volume Discounts Available



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INTERNAL REVENUE SERVICE Department of the Treasury
Tax Return Listing Page: 1

Taxpayer Identification Number:
 Tax Period: December 31, 2002
 Filing Status: Single
 Exemptions: 1

Form 1040

LN 7 WAGES	0	LN 67 AMOUNT PAID WITH FEES	0.00
LN 8a TAXABLE INTEREST: SCH B	10	LN 68 CR FOR FEO TCON FUELS: F4136	0.00
LN 8b TAX-EXEMPT INTEREST	0	LN 69 REGULATED INVEST CMPTWY CR: F2439	0.00
LN 9 DIVIDEND INCOME: SCH B	0	LN 69 TOTAL PAYMENTS	200.00
LN 10 REFUND OF STATE/LOCAL TAXES	0	LN 70 REFUND AMOUNT	0.00
LN 11 ALIMONY RECEIVED	0	LN 72 APPLIED TO 2003 ESTIMATED TAX	0.00
LN 12 BUSINESS INCOME OR LOSS: SCH C	6,960	LN 73 AMOUNT YOU OWE	1,902.00
LN 13 CAPITAL GAINS OR LOSSES: SCH D	0	LN 74 ESTIMATED TAX PENALTY	32.00
LN 14 OTHER GAINS OR LOSSES: F497	0		
LN 15a TAXABLE IRA DISTRIBUTIONS	0	Schedule C	
LN 15b TAXABLE IRA DISTRIBUTIONS	0	ACCT METH:	1
LN 16a GROSS PENSION/ANNUITY AMOUNT	0	FIRST TIME SCH C FILED?	0
LN 16b TAXABLE PENSION/ANNUITY AMOUNT	0	ESA:	0
LN 17 RENT/ROYALTY/PARTNERSHIP/ESTATE	0	STATUTORY INC:	N
LN 18 FARM INCOME OR LOSS: SCH F	0	AT RISK CD:	3
LN 19 UNEMPLOYMENT INCOME	0	NACS CODE:	811400
LN 20a GROSS SOCIAL SECURITY BENEFITS	0	PERSONAL BUSINESS DESC:	
LN 20b TAX. SOCIAL SECURITY BENEFITS	0	LN 1 GROSS RECEIPTS OR SALES	43,752
LN 21 OTHER INCOME	0	LN 2 RETURNS AND ALLOWANCES	0
ADDITIONAL FORM NET INCOME	0	LN 4 COST OF GOODS SOLD	16,910
LN 22 TOTAL INCOME	6,960	LN 5 OTHER INCOME	0
LN 23 EDUCATOR EXPENSES	0	LN 10 CAR AND TRUCK EXPENSES	16,552
LN 24 IRA DEDUCTION	0	LN 13 DEPRECIATION	0
LN 25 STUDENT LOAN INTEREST DEDUCTION	0	LN 16a MORTGAGE INTEREST	0
LN 26 TUITION AND FEES DEDUCTION	0	LN 17 LEGAL AND PROFESSIONAL SERVICES	0
LN 27 MEDICAL SAVINGS ACCT DEDUCTION	0	LN 21 REPAIRS AND MAINTENANCE	0
LN 28 MOVING EXPENSES: F363	0	LN 24a TRAVEL	0
LN 29 SELF-EMPLOYMENT TAX DEDUCTION	635	LN 24b NET MEALS AND ENTERTAINMENT	0
LN 30 SELF-EMP HEALTH INS DEDUCTION	1,523	LN 25 WAGES	0
LN 31 KIDCARE/DEP CARE EXP: F244	0	LN 27 OTHER EXPENSES	720
LN 32 EARLY WITHDRAWAL OF SAVINGS PENLTY	0	LN 28a TOTAL EXPENSES	15,812
LN 33 ALIMONY PAID: SEN: 00-00-0000	0	LN 28b EXP FOR BUSINESS USE OF HOME	0
OTHER ADJUSTMENTS	0	LN 35 INVENTORY AT BEGINNING OF YEAR	0
LN 34 TOTAL ADJUSTMENTS	2,206	LN 37 COST OF LABOR	0
LN 35 AGI	6,754	LN 41 INVENTORY AT END OF YEAR	0
LN 41 TAXABLE INCOME	0.00	Schedule SE	
LN 42 TENTATIVE TAX	0.00	SSN OF SELF-EMPLOYED TAXPAYER	0
ADDITIONAL FORM 8814 TAX AMT	0.00	LN 1 NET FARM PROFIT/LOSS: SCH F	0
LN 43 ALTERNATIVE MINIMUM TAX	0.00	LN 2 NET PROFIT/LOSS: SCH C/1	6,960
LN 44 FOREIGN TAX CREDIT: F1116	0.00	LN 3 TOTAL SE INCOME	6,960
LN 45 CHILD & DEP CARE EXP: F244	0.00	LN 5a TENTATIVE CHURCH WAGES	0
LN 47 CR/ELDERLY AND DISABLED: SCH R	0.00	LN 5b TOTAL SOC SEC & RR WAGES	0
LN 48 EDUCATION CREDIT: F083	0.00		
LN 49 RETIREMENT SAVINGS CONTRIB CR	0.00		
LN 50 CHILD TAX CREDIT	0.00		
LN 51 ADOPTION CREDIT: F083	0.00		
LN 52 FEES AND PENALTY CREDITS	0.00		
LN 53 GENERAL BUSINESS CREDITS	0.00		
MORTGAGE CERTIFICATE CR	0.00		
FORM 1043 CREDIT	0.00		
PRIOR YR MIN TAX CREDIT: F001	0.00		
OTHER STATUTORY CREDITS	0.00		
LN 54 TOTAL STATUTORY CREDITS	0.00		
LN 56 SELF-EMPLOYMENT TAX	1,269.00		
LN 57 FICA ON UNREPORTED TIPS	0.00		
UNPAID FICA ON REPORTED TIPS	0.00		
TOT SIGNED WITHLD: F013 LN 7	0.00		
LN 58 TAX ON QUALIFIED PLANS: F029	0.00		
LN 59 ADVANCED EIC	0.00		
LN 60 HOUSEHOLD EMPLOYMENT TAXES: SCH H	0.00		
LN 61 TOTAL TAX LIABILITY	1,269.00		
ACCUW DISTR OF TRUSTS: F497	0.00		
LN 62 FEDERAL INCOME TAX WITHHELD	0.00		
LN 63 ESTIMATED TX PMTS & AMT PRV APPLD	0.00		
LN 64 EARNED INCOME CREDIT	200.00		
LN 65 EXCESS SOC SECURITY TAX WITHHELD	0.00		
LN 66 ADDITIONAL CHILD TAX CR: F012	0.00		

VERIFICATION BUREAU

VERIFICATION OF FILING REPORT

Tax Years	Filing Results	Schedule C	Schedule E
2001	Yes	Yes	No
2002	Yes	Yes	No
2003	Yes	Yes	No

Company:	XYZ Mortgage
Client ID:	3200
Order ID Number:	177604
Order Date:	12/17/2004
Tax Payer Name:	John Doe
SSN:	595-95-8800
Loan Number:	123loan

*Verification Bureau Inc,
 Customer Support 1-877-477-4506
 Fax 1-800-492-1871*

Experience Matters

After many years of working hand-in-hand with the Internal Revenue Service, Verification Bureau has developed the relationship and methodology required to provide a consistent 24-hour turn around time.

Verification of Filing (VOF)

Enables lenders to verify if a borrower has filed its taxes with out receiving income information. This functionality is useful for loans and other programs where income cannot be disclosed.

VOF Advantages:

- _ Effective tool for Stated Income/No Income Verification Loans
- _ Verification of past four years
- _ Results delivered in 24 hours
- _ Indicates if borrower filed schedule C and E (Profit/Loss)



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