

## Income Verification

Official insight into an applicant's "ability to repay" is essential to decision making and we have a solution that allows you to verify their income.

Order a Tax Return Verification (TRV) from the IRS using Tax Verification Provider, an all-in-one technology system that automates your processes, reduces paperwork, and delivers better control of your Form 4506C processes.

- The tax transcript includes salary and wages as well as investment income.
- The 4506-C form provides the lender with transcripts that verify with the IRS the income verification forms provided by the borrower align with the IRS.
- Orders can be placed through your LOS or through our ancillary services platform (EPN) and delivered electronically.

**And, a NEW OPPORTUNITY is now being offered!**

**IRS Verifications Powered by Halcyon: GSE-Accepted Form 8821.**

**Be more Efficient and save money with:**

- **Faster Processing Times.** Fulfill 70% faster, 100% accurate & offered for a *fraction of the cost of traditional methods.*
- **Enhanced Accuracy.** Use a proprietary & direct connection with the IRS Powered by Halcyon, submitting modernized IRS 8821 forms and retrieving accurate data with a less than 1% rejection rate.
- **Fannie Mae's Day 1 Certainty.** Relief from representations & warranties on validated loan components.
- **Authorized tax transcript report supplier for Fannie Mae's Desktop Underwriter® (DU®) Validation Service!** Seamless access to tax transcript reports, quickly and accurately.
- **API, Web Portal or LOS/POS integration.** API driven, providing quick and secure integrations with POS/LOS and 3rd party services, scaling volume while maintaining high performance and low cost.
- **Formats:** PDF & JSON.
- **Data mapped directly to your income calculator.**

**Questions? You're our priority – call us at 800-782-9094 for answers.**

We're here to help, Monday through Friday, 8 a.m. – 5 p.m. CST.