



# Income Tax Verification (ITV)

Reliable Income Verification that Speeds Underwriting.



Today's lenders need fast access to borrower IRS information more than ever before. Getting your borrower's IRS submitted income tax information via Form 4506-T has never been easier.

## Verify Borrower Income

Our Income Tax Verification lets you verify borrower income by requesting electronic income tax transcripts from the Internal Revenue Service records database – **1040, 1099, W2, 1065 (LLC) and 1120 (corporate)**.

*Supports underwriting guidelines and income documentation requirements from FNMA, FHLMC, and FHA lending programs.*

## Fast Access

Income Tax Verification delivers tax records in just 24 to 48 hours – compare this to a waiting period of *up to 3 weeks* when borrowers request them independently.

## Official IRS Records

Your borrower's tax records are pulled directly from the Internal Revenue Service. For any requested year, you receive complete tax return detail: income, deductions, payments and credits, profits and losses (business only), ancillary schedules, amendments and extensions (record of account).

## Easy Ordering

Ordering is simple: complete the standard IRS 4506-T form 'Request for Transcript of Tax Return,' along with our Income Tax Verification order form ([download here](#)), and fax your request to our processing department at **(800) 800-0451**.



We'll process your order and return the requested tax records within 12 to 48 hours!

## Convenient Delivery

Once your Income Tax Verification order is complete, an Informative Research customer service representative will send the requested tax records to you via e-mail.

## Top Benefits:

- ✓ 24-48 hours validation turn-time
- ✓ Easy-to-read report with complete IRS transcripts - up to 4 years
- ✓ Supports FNMA, FHLMC and FHA programs

[www.informativeresearch.com](http://www.informativeresearch.com) | t: 800.473.4633 • f: 714.636.2510 | e: [info@informativeresearch.com](mailto:info@informativeresearch.com)

*The credit you need,  
the connections  
you want.*

As a leading provider of credit and mortgage-related information to the lending community since 1946, we apply our knowledge and experience to develop progressive technologies and build industry relationships that help you minimize risk, expedite the loan process and increase your profitability. In addition to our credit reporting services, rescoring programs and flood determination products, we offer you time- and money-saving connectivity with a growing list of lending channels in primary and secondary markets. We back our accurate, easy-to-use products with premier customer service and support. © 2009, Informative Research. IR-FITV01-V03-23-09