



Tax Return Verification Services

from...

Are you originating "No Doc" loans without knowing it?

The TRV Solution

You probably go to great lengths to verify the income of salaried borrowers through an independent source. Yet, when faced with self-employed borrowers, are you accepting the borrower's tax returns without verifying their accuracy? As technology and consumers continue to pressure for shrinking processing times, direct lender use of the IRS becomes impractical. TRV Reports are a simple, efficient, reliable national source to verify the accuracy of tax returns provided to you to verify income. And, because the reliability of traditional sources of income verification are many times uncertain, more and more lenders are relying on TRV for all of their income verification needs. You can trust TRV, and you can get it from...

The Need for TRV

FACT: During 1998, fraudulent tax returns were involved in **40%** of the applications associated with mortgage fraud! These alarming figures were included in a report to the MBA of America recently by the Mortgage Asset Research Institute, Inc. ("MARI"), Reston, VA. To combat this growing problem, TRV Services verify, through the IRS, income information from consumer and business federal tax-returns in as little as 3 to 5 days!

TAX RETURN VERIFICATION REPORT (TRV Standard Report)					
Taxpayer: TAXPAYER JOSEPH HENRY		SocSecNb: 123-45-6789			
Spouse: TAXPAYER MARY HELEN		SocSecNb: 456-78-9012			
Address: 123 Any St., Anytown, USA 08976					
Report No.: 009873	Release Form: 4506	Loan No.: 12345678901234567			
Verified: 12/13/94		Ordered By: Mortgage Processor			
Date Sent: 12/13/94		Date Recd: 12/11/94 16:40			
Order No.: 1234567890		Client No.: 123456789012345			
Reporting Agency: 123456	Subscriber: 567890				
CREDIT BUREAU OF ANYTOWN	ABC MORTGAGE LENDER				
123 ANY ST.	1200 Any Street				
ANYTOWN, USA 12345	Anytown, USA 08992				
123-234-5678	402-555-5050				
Fax: 123-456-7890	Fax: 402-555-5454				
CERTIFIED: This report is certified to contain information obtained from the US Internal Revenue Service on the TRV (Taxpayer Identification Number) and Taxpayer name shown above.					
Line #	Item	IRS Info	Application	Var	
* YEAR 1993 - IRS TAX FORM1040 - STATUS: MARRIED - FILING JOINT					
7	WAGES	118,168	198,168	*	
8A	TAXABLE INTEREST: SCH B	1,254	1,254	*	
8B	TAX EXEMPT INTEREST	0	0	*	
12	BUSINESS INCOME OR LOSS: SCH C	1,000	15,000	*	
13	CAPITAL GAINS OR LOSSES: SCH D	235	2,354	*	
15	OTHER GAINS OR LOSSES: F4797	0	0	*	
18	RENT, RYLT, PTRNSHP, SCORP, ESTE: SCH E	-16,709	0	*	
22	OTHER INCOME	45	45	*	
31	ADJUSTED GROSS INCOME	103,993	216,821	*	
* YEAR 1994 - IRS TAX FORM1040 - STATUS: MARRIED - FILING JOINT					
7	WAGES	106,219	156,219	*	
8A	TAXABLE INTEREST: SCH B	1,519	1,519	*	
8B	TAX EXEMPT INTEREST	0	0	*	
12	BUSINESS INCOME OR LOSS: SCH C	500	13,996	*	
13	CAPITAL GAINS OR LOSSES: SCH D	927	1,927	*	
14	OTHER GAINS OR LOSSES: F4797	-14,271	0	*	
17	RENT, RYLT, PTRNSHP, SCORP, ESTE: SCH E	0	0	*	
21	OTHER INCOME	0	6,000	*	
31	ADJUSTED GROSS INCOME	94,894	173,661	*	
* YEAR 1995 - IRS TAX FORM1040 - STATUS: MARRIED - FILING JOINT					
7	WAGES	161,590	191,590	*	
8A	TAXABLE INTEREST: SCH B	3,550	3,550	*	
8B	TAX EXEMPT INTEREST	0	0	*	
12	BUSINESS INCOME OR LOSS: SCH C	-2,458	12,458	*	
13	CAPITAL GAINS OR LOSSES: SCH D	0	0	*	
14	OTHER GAINS OR LOSSES: F4797	2,335	2,335	*	
17	RENT, RYLT, PTRNSHP, SCORP, ESTE: SCH E	0	0	*	
21	OTHER INCOME	-14,000	16,000	*	
31	ADJUSTED GROSS INCOME	149,318	218,318	*	
END OF REPORT...					

Variations Highlighted

Data from IRS

Data Supplied by Borrower

ADDITIONAL ADVANTAGES... We provide the nation's **GOLD STANDARD** for verifying total income, the...Tax Return Verification Report ("TRV Report"). You should also be aware that some investors, such as Freddie Mac, endorse TRV services and in most instances **accept TRV in place of asking your borrower for a copy of their tax return!**

Additionally, TRV services include **PRIORITY GUARANTEED SERVICE!** That means every TRV Report receives PRIORITY handling and a typical delivery time of 24-72 hours. And... if for some reason your order goes over 5 days, we reduce your TRV Report price!