



The TRV Report

(TRV... Tax Return Verification using IRS Form 4506-T)

Descriptive

Service Provided to Customer

Income & identity verification through IRS & Social Security Administration Databases.

Product Description

Provides taxpayer's *total* income validation through IRS tax-return transcripts, and taxpayer ID validation through the SSA. The TRV Report includes the nine most often used lines off of IRS transcripts. When the first page of the taxpayer provided tax-returns are included with the TRV order, the TRV Report will list a line-by-line comparison of IRS verified information versus the tax-return information furnished to the lender by the taxpayer, and highlights any variations as potential fraud. IRS transcripts are included with the report. TRV Report is the most popular TRV Service.

FEATURE	BENEFIT TO USER
<ul style="list-style-type: none"> Nine lines of income information in an easy to read report format. No searching for income lines on IRS transcripts. 	<ul style="list-style-type: none"> Those unfamiliar with TRV transcripts can easily read a TRV Report. Efficient and easy to use.
<ul style="list-style-type: none"> TRV Report compares and highlights any variations between taxpayer provided tax returns and IRS/SSA verified information. Quick way to identify potential income/ID fraud. 	<ul style="list-style-type: none"> Because it is not necessary to manually audit the two sources of information, TRV means less errors, better efficiency.
<ul style="list-style-type: none"> GSE's encourage lender use of TRV Services during pre-funding. Lenders who do so are not required by GSE's to validate tax-returns during post funding QC. 	<ul style="list-style-type: none"> Enhances risk management & improves profits. Cost can be applied to the closing costs in most cases. Eliminates tax-return verification cost typically incurred during post-funding QC.
<ul style="list-style-type: none"> 91% of all 1040 & Business series transcripts are typically provided within 24hrs. 	<ul style="list-style-type: none"> Greater speed/efficiency; Close loans more quickly. Improve customer service and reduce costs.
<ul style="list-style-type: none"> Reliable way to validate <u>total</u> income and receive validation of social security number and other ID through Social Security Administration. 	<ul style="list-style-type: none"> Reduces fraud losses and enhances risk management. Improves quality of loan portfolio, lender reputation and profitability.
<ul style="list-style-type: none"> E-mail confirmation of orders when received and once completed. 	<ul style="list-style-type: none"> Reduces risk of lost orders. Improves efficiency and enhances processing.
<ul style="list-style-type: none"> Access to secure TRV Processing website, 24/7. Order forms are customized with your identity and can be completed online. Retrieval process is intuitive and easy. All processes comply with all applicable law and regulation. 	<ul style="list-style-type: none"> Saves time and reduces processing costs. Reduces errors. Significantly reduces risk of regulatory non-compliance. Safety. Peace of mind.
<ul style="list-style-type: none"> National coverage. Created in 1994, TRV Services were the first national source for IRS/SSA income and ID verification 	<ul style="list-style-type: none"> Stability. Best position to benefit from TRV's experienced navigation of IRS bureaucracy. Improves efficiency and safety.
<ul style="list-style-type: none"> TRV Services improve the quality of the loan portfolio and improves position for better rates from investors. 	<ul style="list-style-type: none"> Enhanced borrowing rates with investors mean better rates on the street, improved competitive position and improved earnings.
<ul style="list-style-type: none"> Excellent customer service. 	<ul style="list-style-type: none"> Less hassle with expedited orders. Questions answered quickly. Fast, helpful and friendly service equals improved customer relations.

For more information concerning this product

Contact your local TRV Account Manager:

The TRV Report

TAX RETURN VERIFICATION REPORT STANDARD TRV REPORT

Taxpayer: JOHN SMITH
Spouse: MARY SMITH
Address: 111 CHERRY ST. SMITHVILLE, ANYSTATE 11111

SocSecNo: 555-55-5555
SocSecNo: 444-44-4444

Report No.: 1139335 Release Form: 4506
Verified: 11/22/04
Date Sent: 11/22/04
Order No.:
Reporting Agency: 12345
CBC OF ANYWHERE
555 EAST LINCOLN DRIVE
ANYTOWN, ANYSTATE 12345
(800)-555-5678
Fax: (800)-555-8912

Loan No.: 48230495372
Ordered By: MARTIN THOMAS
Date Recd: 11/22/04
Client No.:
Subscriber: 45678
ANYCITY MORTGAGE CORP.
12 TH AVENUE STE. 5
ANYCITY, ANYSTATE 55555
(888)-555-7777
Fax: (888)-999-6666

CERTIFIED: this report is certified to contain information obtained from the U.S. Internal Revenue Service on the TRV (Taxpayer Identification Number) and Taxpayer name shown above.

Line # Item IRS Info Application Var

* YEAR 2001 - IRS FORM 1040 - STATUS: MARRIED - FILING JOINT

7	WAGES	\$16,254	\$16,254
9A	TAXABLE INTEREST: SCH B	\$0	\$0
9B	TAX-EXEMPT INTEREST	\$0	\$0
12	BUSINESS INCOME OR LOSS: SCH C	(\$34)	(\$34)
13	CAPITAL GAINS OR LOSSES: SCH D	\$0	\$0
14	OTHER GAINS OR LOSSES: F4797	\$0	\$0
17	RENT, RYLT, PTNRSH, SCORP, ESTE: SCH	\$0	\$0
21	OTHER INCOME	\$0	\$0
33	ADJUSTED GROSS INCOME	\$15,249	\$15,249

* YEAR 2002 - IRS FORM 1040 - STATUS: MARRIED - FILING JOINT

7	WAGES	\$0	\$0
9A	TAXABLE INTEREST: SCH B	\$0	\$0
9B	TAX-EXEMPT INTEREST	\$0	\$0
12	BUSINESS INCOME OR LOSS: SCH C	(\$222)	(\$222)
13	CAPITAL GAINS OR LOSSES: SCH D	\$0	\$0
14	OTHER GAINS OR LOSSES: F4797	\$0	\$0
17	RENT, RYLT, PTNRSH, SCORP, ESTE: SCH	\$0	\$0
21	OTHER INCOME	\$0	\$0
35	ADJUSTED GROSS INCOME	(\$222)	(\$222)

* YEAR 2003 - IRS FORM 1040 - STATUS: MARRIED - FILING JOINT

7	WAGES	\$12,545	\$12,545
9A	TAXABLE INTEREST: SCH B	\$0	\$0
9B	TAX-EXEMPT INTEREST	\$0	\$0
12	BUSINESS INCOME OR LOSS: SCH C	\$2,118	\$2,118
13A	CAPITAL GAINS OR LOSSES: SCH D	\$0	\$0
14	OTHER GAINS OR LOSSES: F4797	\$0	\$0
17	RENT, RYLT, PTNRSH, SCORP, ESTE: SCH	\$0	\$0
21	OTHER INCOME	\$0	\$0
34	ADJUSTED GROSS INCOME	\$13,913	\$13,913

END OF REPORT

FAST, RELIABLE, COST EFFECTIVE, AND REGULATORY COMPLIANT...

TRV[®]

INTERNAL REVENUE SERVICE Department of the Treasury

Taxpayer Identification Number:
Tax Period: December 31, 2001
Filing Status: Married filing joint
Exemptions: 5
Form 1040

LIN 01	WAGES	80.00	
LIN 02	TAXABLE INTEREST: SCH B	1.00	
LIN 03	TAX-EXEMPT INTEREST	0.00	
LIN 04	BUSINESS INCOME OR LOSS: SCH C	0.00	
LIN 05	CAPITAL GAINS OR LOSSES: SCH D	0.00	
LIN 06	OTHER GAINS OR LOSSES: F4797	0.00	
LIN 07	RENT, RYLT, PTNRSH, SCORP, ESTE: SCH	0.00	
LIN 08	OTHER INCOME	0.00	
LIN 09	ADJUSTED GROSS INCOME	81.00	

INTERNAL REVENUE SERVICE Department of the Treasury

Taxpayer Identification Number:
Tax Period: December 31, 2002
Filing Status: Single
Exemptions: 1
Form 1040

LIN 01	WAGES	38.00	
LIN 02	TAXABLE INTEREST: SCH B	1.00	
LIN 03	TAX-EXEMPT INTEREST	0.00	
LIN 04	BUSINESS INCOME OR LOSS: SCH C	0.00	
LIN 05	CAPITAL GAINS OR LOSSES: SCH D	0.00	
LIN 06	OTHER GAINS OR LOSSES: F4797	0.00	
LIN 07	RENT, RYLT, PTNRSH, SCORP, ESTE: SCH	0.00	
LIN 08	OTHER INCOME	0.00	
LIN 09	ADJUSTED GROSS INCOME	39.00	

INTERNAL REVENUE SERVICE Department of the Treasury

Taxpayer Identification Number:
Tax Period: December 31, 2003
Filing Status: Single
Exemptions: 1
Form 1040

LIN 01	WAGES	30.00	
LIN 02	TAXABLE INTEREST: SCH B	1.00	
LIN 03	TAX-EXEMPT INTEREST	0.00	
LIN 04	BUSINESS INCOME OR LOSS: SCH C	0.00	
LIN 05	CAPITAL GAINS OR LOSSES: SCH D	0.00	
LIN 06	OTHER GAINS OR LOSSES: F4797	0.00	
LIN 07	RENT, RYLT, PTNRSH, SCORP, ESTE: SCH	0.00	
LIN 08	OTHER INCOME	0.00	
LIN 09	ADJUSTED GROSS INCOME	31.00	

LIN 10	EXCESS SOC SEC RITA TAX WITHOLD	0.00	
LIN 11	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 12	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 13	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 14	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 15	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 16	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 17	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 18	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 19	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 20	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 21	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 22	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 23	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 24	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 25	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 26	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 27	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 28	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 29	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 30	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 31	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 32	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 33	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 34	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 35	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 36	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 37	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 38	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 39	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 40	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 41	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 42	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 43	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 44	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 45	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 46	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 47	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 48	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 49	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 50	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 51	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 52	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 53	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 54	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 55	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 56	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 57	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 58	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 59	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 60	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 61	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 62	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 63	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 64	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 65	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 66	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 67	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 68	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 69	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 70	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 71	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 72	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 73	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 74	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 75	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 76	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 77	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
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LIN 79	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 80	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 81	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 82	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 83	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 84	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 85	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 86	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 87	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 88	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 89	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 90	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 91	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 92	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 93	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 94	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 95	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 96	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 97	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 98	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 99	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	
LIN 00	EXCESS ADDITIONAL OVER TAX SEC WITHOLD	0.00	