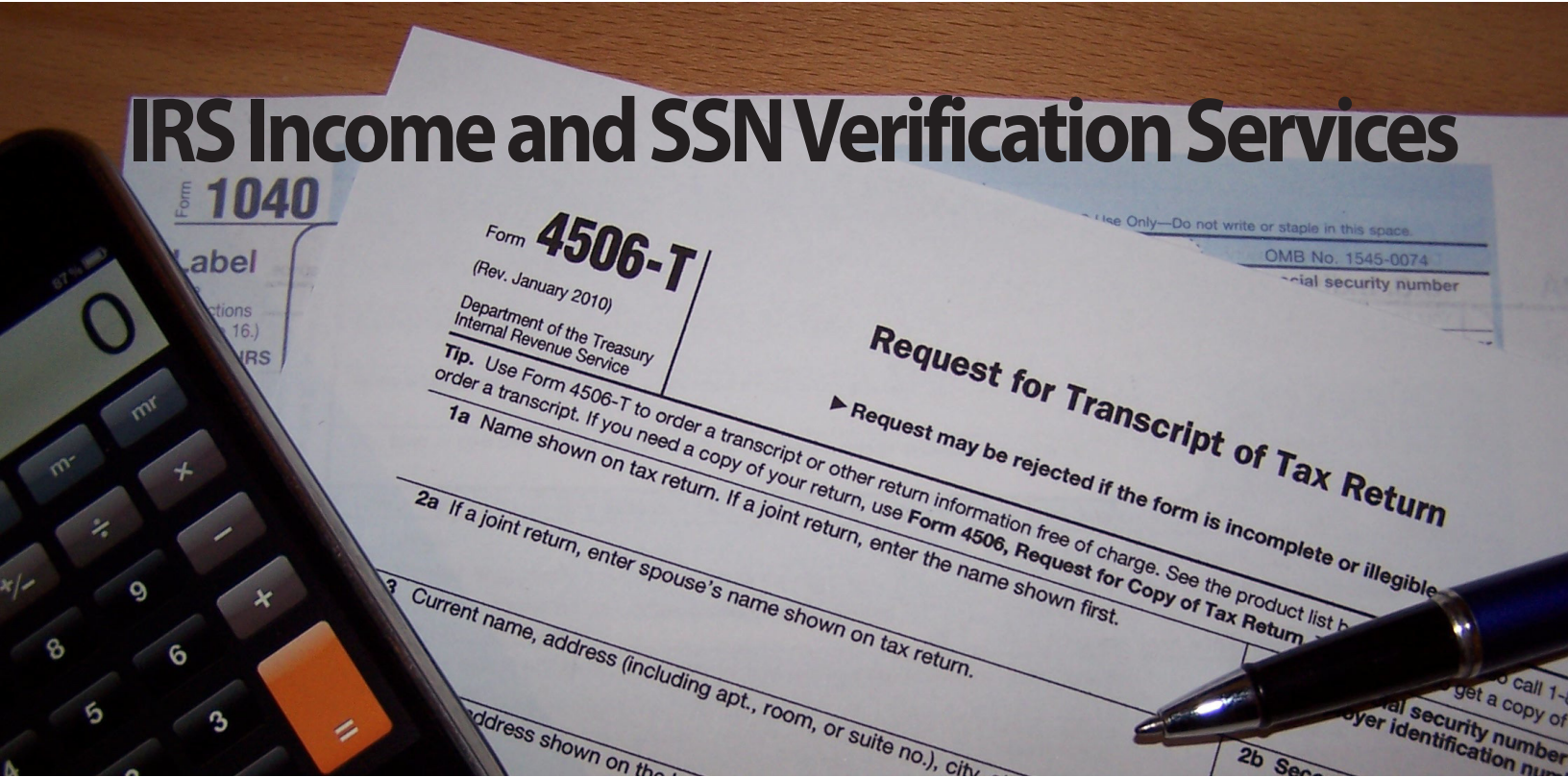


# IRS Income and SSN Verification Services



More than half of all mortgage fraud cases have an element of application misrepresentation. Make sure you verify your applicant's identity and income information to save you time and avoid being involved in mortgage fraud.

MFI Credit Solutions provides lenders and mortgage companies with services for applicant and income verification. We tap directly into databases at the Social Security Administration and Internal Revenue Service to obtain data you can use to make critical lending decisions.

## Uses for a 4506-T

- Verify income of "self-employed" borrowers
- Use as part of your quality control efforts
- Detect fraud
- Evaluate candidates for loan modification

Don't wait for your borrower to mail or fax copies of their tax information. With our 4506-T income verification services, you can receive official IRS information dating back to 2006 in just 48 hours.

Our Social Security Number Verification Service allows you to match the record of an individual name and Social Security Number directly with the Social Security records.

*Providing services to help you close more loans*

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IRS Income Verification Services (4506-T) offered:

- Return Transcript: includes most of the line items of a tax return as filed with the IRS. Transcripts 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 3 prior tax years.
- Account Transcript: contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made 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.
- Record of Account: contains a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years.
- Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcripts: IRS transcript that includes data from these information returns.

Social Security Number Verification Service:

- Convenient fax or email submission
- One hour turnaround during business hours
- Results in Yes (Match), No Match, or Deceased

*If you would like more information about either of these services, call today!*

**(714) 500-3264**



[www.mfcreditsolutions.com](http://www.mfcreditsolutions.com)