



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

### For more information concerning this product

Contact your local TRV Account Manager:

