ADVANTAGE CREDIT BUREAU

Ordering an Income Tax Verification

1.) Complete the electronic 4506-T form (included herein), print, and obtain a signature from the Borrower/Tax Payer

2.) Complete the ACB ITV Processing Request form – we need this information to process and return your order:

a. ACB's Customer Name/Broker Name
b. ACB's Customer Account Number
c. ACB's Customer phone number (To be used if we require additional order information or needs to authorize use of your on-file credit card [for accounts on credit card only billing].)
d. Borrower/Tax Payer First & Last Name
e. Email address to return the order once it has been processed

3.) **Fax the signed 4506-T form and the Processing Request Form** to Advantage Credit Bureau at **701-239-9963 –** please complete the form electronically using the PDF version from ACB – **orders must be faxed**.

4.) The Income tax verification normally takes 24-48 hour to process with the Internal Revenue Service

a. **Note:** if your account is on credit card only billing, you will receive a call to authorize your on-file card for the Income Tax Verification service.

5.) Once your order has been processed, we will send the Tax Return Transcript(s) to you via:

Email – to the email address provided on the Processing Request Form

i. Note: when transcript is emailed to the customer, we will send a Zip file that is password protected in one email followed by a second email with the password.

How to Fill Out Form 4506-T for *PERSONAL Returns*

Form **4506-T**

(Rev. January 2008)

Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

▶ **Do not sign this form unless all applicable lines have been completed. Read the instructions on page 2.**

▶ **Request may be rejected if the form is incomplete, illegible, or any required line was blank at the time of signature.**

OMB No. 1545-1872

Tip: Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. If you need a copy of your return, use **Form 4506,** Request for Copy of Tax Return. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.
John Q. Smith

1b First social security number on tax return or employer identification number (see instructions)
123-45-6789

2a If a joint return, enter spouse's name shown on tax return
Jane E. Smith

2b Second social security number if joint tax return
987-65-4321

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code
123 Main Street Anywhere, USA 00001

4 Previous address shown on the last return filed if different from line 3
321 Pine Drive Springfield, IL 00002

5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.

Leave BLANK.

Caution: *DO NOT SIGN this form if a third party requires you to complete Form 4506-T, and lines 6 and 9 are blank.*

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶ 1040

Place Return Type Here. You May Order Only One of Following: 1040, W2, 1099, 1120, or 1065.

a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. Transcripts are only 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 returns processed during the prior 3 processing years. Most requests will be processed within 10 business days . . . ☐

b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made [...]s filed. Return information is limited to items such as tax liability and estimated tax payments. Account [...]ms. Most requests [...]0 calendar days . ☐

c Record of Account, which is a com[...]d later adjustments [...] Available for current year and 3 prior tax years. Most requests [...]ar days . . . ☒ X

Check Box "C"

7 Verification of Nonfiling, which is [...]t file a return for the year. Most requests will be processed within 10 business days . . . ☐

8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W[...]2007, will not be available from the IRS until 2008. If you need W-2 information for retirement purposes, you sh[...] Administration at 1-800-772-1213. Most requests will be processed within 45 days . . . ☐

Place Tax Years Requesting. Up to the 4 Past Years Available.

Caution[...]W-2 or Form 1099, you should first contact the payer. To get a copy [...] filed wit[...]orm 4506 and request a copy of your return, which includes all attach[...]

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy forma[...]han four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax return[...]t enter each quarter or tax period separately.

12 / 31 / 2007   12 / 31 / 2006   / /   / /

Date Must Not Be Or Appear to be Altered. Valid for 60 Days. Le[...]

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer.

Sign Here

John Q Smith — Signature (see instructions) — Date: 4/30/08 — Telephone number of taxpayer on line 1a or 2a: (555) 555-1234

Title

Jane E. Smith — Spouse's signature — Date: 4/30/08

Signature Must Be Readable and By the Taxpayer.

How to Fill Out Form 4506-T *for CORPORATE Returns*

Form **4506-T**

(Rev. January 2008)

Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

▶ **Do not sign this form unless all applicable lines have been completed. Read the instructions on page 2.**

▶ **Request may be rejected if the form is incomplete, illegible, or any required line was blank at the time of signature.**

OMB No. 1545-1872

Company's Federal Tax ID Number.

Tip: Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You ... to order a transcript. If you need a copy of your return, use **Form 4506,** Request for Copy of Tax Return. There is a fee to ...

1a Name shown on tax return. If a joint return, enter the name shown first.

ACME Supplies Inc.

1b **First social security number on tax return or employer identification number (see instructions)**

12-3456789

2a If a joint return, enter spouse's name shown on tax return

2b **Second social security number if joint tax return**

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code

1234 Industry Blvd. Anywhere, USA 00001

4 Previous address shown on the last return filed if different from line 3

4321 Factory Street Springfield, IL 00002

5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.

Leave Blank

Caution: ***DO NOT SIGN*** *this form if a third party requires you to complete Form 4506-T, and lines 6 and 9 are blank.*

6 **Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶ **1120**

a **Return Transcript,** which includes most of the line items of a tax return as filed with the IRS. Transcripts are only 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 returns processed during the prior 3 processing years. Most requests will be processed within 10 business days . . . ☐

b **Account Transcript,** which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made ... filed. Return information is limited to items such as tax liability and estimated tax payments. Account ... Most requests ... 30 calendar days . ☐

Place Return Type Here. You May Order Only One of the Following: 1120, or 1065.

Check Box "C"

c **Record of Account,** which is a com... later adjustments to the account. Available for current year and 3 prior tax years. Most requests ... days . . . **X**

7 **Verification of Nonfiling,** which is proof from the IRS that you did not file a return for the year. Most requests will be processed w... ☐

Place Tax Years Requesting Here. If Company has a "Fiscal Year" Ending, You Must Indicate the Specific Date Ending. Up to 4 Past Tax Years Available.

8 Fo... series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from th... information is not included with the Form W-2 information. The IRS may be able to provide this transcript in... for the current year is generally not available until the year after it is filed with the IRS. For example, W... will not be available from the IRS until 2008. If you need W-2 information for retirement purposes, you sh... Administration at 1-800-772-1213. Most requests will be processed within 45 days . . . ☐

Caution: *If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.*

Date Must Not Be Or Appear to be Altered. Valid for 60 Days.

9 **Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, you must enter each quarter or tax period separately.

04 / 30 / 2007   **04 / 31 / 2006**   __ / __ / __   __ / __ / __

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer.

Sign Here

John Z Smith   4/30/08

Signature   Date

Telephone number of taxpayer on line 1a or 2a: (555) 555-1234

President

Title (if line 1a above is a corporation, partnership, estate, or trust)

Spouse's signature   Date

Signature Must Be Readable and By an OFFICER of the Company. Place Title Beneath the Signature.