

Request Wage & Income Transcript on IRS.gov

We tried to get these via the IRS, but we could not process your verification through our third-party provider. We will need to go online to order these from the IRS directly. You will need information from your FILED tax returns for the past two years to verify your identity.

We do NOT suggest calling the IRS unless you are unable to retrieve the items through the web portal. They have EXTREMELY long wait times and will insist on mailing them via USPS, not email or fax. Getting transcripts by mail can take several weeks and delay your loan closing.

Please use a computer, not a phone or tablet, because you will need to download (not screenshot) and forward the transcripts to us.

Step 1 - Go to <https://www.irs.gov/individuals/get-transcript>

Step 2 – You will need to validate your identity using (1) a mobile phone that is (2) with a major phone carrier and (3) in your name or by answering some security questions.

Step 3 - Select “Get Transcript Online”. Create an account (if you don’t have a login).

Step 4 - After logging in request “Wage and Earnings Report” and select the three most recent years. Download each and upload them here. **Please do NOT request or send us the “Tax Return Transcript”.**

Step 5 – Verify that you downloaded “Wage and Income/Earnings” transcripts. They will look like the sample below:

The image shows a sample of an IRS Wage and Income Transcript. At the top left is the Internal Revenue Service logo and the text "Internal Revenue Service United States Department of the Treasury". Below this is a warning box: "This Product Contains Sensitive Taxpayer Data". The main title is "Wage and Income Transcript". To the right of the title, there is a table with the following information:

Request Date:	07-23-2013
Response Date:	07-23-2013
Tracking Number:	000000000000

Below the table, there is a section for "SSN Provided:" with the value "000-00-0000" and "Tax Period Requested: December, 2010". The main heading for the transcript is "Form W-2 Wage and Tax Statement". Under "Employer:", there is an "Employer Identification Number (EIN): 000000000" and the address: "ANYWHERE MOVING INC, 123 MAIN STREET, ANYTOWN, ST 00000-0000".

Step 6 - Upload ALL of the transcripts to your Floify Portal (Preferred) or email them to your Loan Officer and Processor