

## Request Tax Return 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 “**Tax Return Transcript**” and select the three most recent years. Download each and upload them here. **Please do NOT request or send us the “Wage and Income” transcript.**

**Step 5** – Verify that you downloaded “Tax Return” transcripts. They will look like the sample below:

The image shows a sample Tax Return Transcript from the Internal Revenue Service. At the top, it features the IRS logo and the text "Internal Revenue Service United States Department of the Treasury". Below this is a warning: "This Product Contains Sensitive Taxpayer Data". The main title is "Tax Return Transcript". To the right, it lists: "Request Date: 11-01-2012", "Response Date: 11-01-2012", and "Tracking Number: 12345678910". The transcript details include: "SSN Provided: 000-00-0000", "Tax Period Ending: Dec. 31, 2010", and a disclaimer: "The following items reflect the amount as shown on the return (PR), and the amount as adjusted (PC), if applicable. They do not show subsequent activity on the account." Further details include: "SSN: 000-00-0000", "SPOUSE SSN:", "NAME(S) SHOWN ON RETURN: JOHN Q TAXPAYER", "ADDRESS: PO BOX 101 ANYTOWN, ST 00000-0000-000", "FILING STATUS: Single", "FORM NUMBER: 1040", "CYCLE POSTED: 20111201", and "RECEIVED DATE: Apr. 15, 2011".

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