

## Income Verification Solutions | Tax Return Verification

According to the Financial Crimes Enforcement Network (FinCEN), the number of suspicious activity reports involving mortgage loan fraud continues to rise.

Significant losses resulting from mortgage loan fraud - including misrepresented income on loan applications - are a threat to lending organizations. Kroll Factual Data's Tax Return Verification (TRV) solutions reduce this risk by providing you with unique reports that verify applicants' tax returns and income.

### Verifying is believing

Mistakes happen, as well as fraudulent activities. Through our secure online platform, you can order a basic TRV (IRS form 4506-T) a TRV Summary Report, or a detailed TRV Comparison Report. With Kroll Factual Data, you can trust that the information provided will be complete, unbiased, and expertly verified.

### Tax Return Verification solutions

Our Tax Return Verification solutions ensure that income-tax data submitted by your loan applicants are accurate and free from fraud.

#### 4506-T Report

- Rapid results: receive a completed report within 48-72 hours
- Verify up to 4 years of returns for greater confidence

#### TRV Summary Report

- The Tax Return Summary Report provides a succinct and easy-to-read summary of the tax return details for up to 4 years
- Includes any amendments filed with the IRS

#### TRV Comparison Report

- The Tax Return Comparison Report details a line-by-line comparison between the applicants' supplied information and the IRS' actual information
- 18 income parameters plus total income reported for a deeper and clearer analysis
- Results provided in a single, easy-to-read report that verifies an applicant's income, SSN, and includes the IRS transcript with all filed schedules
- Screen and close more loans with greater accuracy and less risk
- Increase your efficiency with clearly identified false or inaccurate information

### Batch Processing

TRV reports are available as either single requests or batch processing increasing your flexibility and efficiency

### Contact Us

800-929-3400  
sales@krollfactualdata.com  
www.krollfactualdata.com

## **Independent verification** **The power to believe.**

Welcome to independent verification – your solution for the thorough, impartial knowledge you need to believe in every decision you make. Trust Kroll Factual Data as your seal of certainty.

For more than 25 years, we've been leading the way in making sure clients have the reliable information necessary for fully informed decision-making. Today, we're changing how the industry verifies data so that everyone makes good business decisions – delivering independent verification expertise that checks, verifies, and assures all your critical information.