

"GIVE ME  
ONE GOOD REASON  
TO USE SETTLEMENTONE  
AS MY 4506-T VENDOR."

## Actually, Here Are Three:



### Speed

- An average 3-day turn around – the fastest in the industry
- Quick and efficient batch order submission to the IRS



### Accuracy and Quality

- Individual 4506-T form validation before submission
- Consistent monitoring and tracking of submitted forms
- Accepted by Fannie Mae's Desktop Underwriter for Day One Certainty



### Pricing

- Individual and bundled pricing options that are fair and reasonable

SettlementOne is unlike any other verifications provider you've come across. Your dedicated support team consists of two tiers: one that specializes in quality control to ensure accurate and timely submissions and another that focuses on issue remediation, IRS errors and stuck file investigations.

Just ask Doug Park, National Sales Manager at Great Plains National Bank, which recently switched to SettlementOne. "We ended up with higher quality services. The transition was smooth, our 4506-T turnaround times are now shorter, and the data is always accurate."

## Things You Need to Know

### What is the IRS Form 4506-T?

It's an IRS document that gives permission to a third party to retrieve the following past tax returns: personal (1040), business (1120 or 1065), wage and salary (W2), and various types of income (1099).

### How far back can tax returns be requested?

Up to four years.

### Why should I use IRS Form 4506-T?

Here are three key reasons:

- It will help you identify income irregularities and evidence of loan fraud.
- Fannie Mae requires lenders to have each borrower complete and sign a separate IRS Form 4506-T at or before closing.
- SettlementOne's 4506-T verification reports meet Fannie Mae's Day One Certainty guidelines. Day One Certainty allows lenders to mitigate the risk that Fannie Mae assumes by offering representation and warranty relief on validated loan components.

## Contact us today.

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