



IRS TRANSCRIPTS

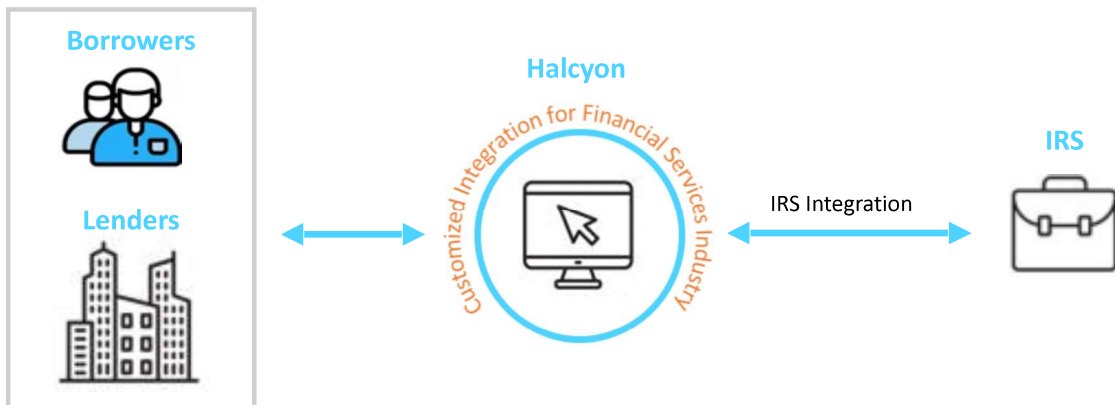
TAX TRANSCRIPTS – IRS WAGE & INCOME VERIFICATION

- Rep & Warranty indemnification from Freddie Mac (Fannie Mae in progress)
- Tax transcripts for loan origination are fulfilled 70% faster, are 100% accurate, and offered for a fraction of the cost of traditional methods
- Proprietary and direct connection with the IRS to retrieve accurate and reliable data

IVES vs. Halcyon

CHEAPER → FASTER → BETTER

FEATURES	IVES – 4506C	HALCYON TAX TRANSCRIPTS
Turnaround Time	Industry Average Days/Weeks	Minutes / Hours
Cost	Total Cost Over \$41	Per Loan
Multiple Borrowers	Additional Cost per Borrower	No Additional Cost
Multiple Years in the Past	Additional Cost Each Year	No Additional Cost for 3 Years
Data Errors	Additional Cost	No Additional Cost
Multiple Years in the Future	No	Yes – Up to 3 Years in the Future
Data for all IRS Forms	No	Yes
Digitized Data (JSON)	No	Yes
AI Predictive Data Analytics	No	Yes, for an Additional Cost
Additional Transcript Pulls	No	Yes, Free



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