

4506-T Direct™

Reliable Income Verification – Straight From the IRS

According to the FBI, industry losses due to mortgage fraud continue to climb, reaching billions of dollars each year. 4506-T Direct™ from CoreLogic® can help minimize losses, and protect you from fraud and identity theft by verifying an applicant's income.

Speed the Tax Return Verification Process

As a part of the AutomatiQ™ Borrower suite of borrower data and verification services, 4506-T Direct provides a simple, reliable way to validate applicant information. 4506-T Direct provides an easy-to-read report with an actual IRS transcript that includes all schedules. Results can be accessed via AutomatiQ Borrower, or through one of our many Loan Origination System integrations, allowing you to easily incorporate tax return information directly into your underwriting processes.

- Helps identify false or inaccurate tax information
- Searches up to ten years of IRS-verified data on the borrower(s)
- Calculates a comparison between the borrower-supplied income data and the IRS data
- Reissue functionality allows lenders to re-access 4506-T Direct reports processed by brokers and correspondents, saving you time and money
- Access to two separate IRS processing centers, providing more reliable transcript delivery

Detailed, Comprehensive Results

Our 4506-T Direct service provides W-2's, 1099's, 1098's and 5498's for individuals and Return Transcripts, Account Transcripts, and Records of Account for either an individual or business.

Detect Income Variances

When you select the income variance option with your order, our 4506-T Direct service will compare the borrower supplied income information with the data supplied on the IRS tax transcript reports. The summary of the results, along with a determination as to whether or not the variance is within a specified income threshold, is displayed on the first page of the tax transcript output report.

Day 1 Certainty™

4506-T Direct is an authorized solution through Fannie Mae's Day 1 Certainty program Access DU validation service reports through us so you can get Day 1 Certainty relief from certain income-related reps and warrants.

For more information on 4506-T Direct, contact a CoreLogic sales associate at 866.774.3282 or visit us online at corelogic.com



Product Highlights

- Verifies income information for up to ten years
- Supplies up to 18 distinct totals of tax income data
- Delivers an easy-to-read report with an actual IRS transcript that includes all schedules
- Proactive management tracking system insures orders are completed as quickly as possible
- Integrated on major Loan Origination Systems (LOS)
- Day 1 Certainty authorized report

