



IRS Transcript Retrieval

ACRAnet/CISI Branch has a direct connection with the IRS, allowing us to provide you with the income tax transcripts required to close your loan in approximately 24 hours.

Save your borrower the hassle of locating old transcripts, attempting to obtain copies from previous employers or tax consultants. Other mortgage professionals are setting themselves apart by making customer service their top priority; this is one aspect of how they do it.

Save your processor time, money and stress by not having to track down the borrowers, their HR departments or tax consultants or copying old files. Ask a processor with a desk full of files what takes the most time and is most difficult to do and most of the time they will say employment and income verification. (Title, Appraisal and Credit difficulties will be addressed in future notifications)

Not only are these transcripts being accepted, they are more and more becoming preferred and conditioned for by lenders as verification on full doc loans because they are exactly what the IRS has on file. Most of them requested it in post closing, if not underwriting anyway, now they are saving themselves that step and passing it on to you.

Available forms include: 1040, 1120, 1065, W2, 1099, 1098, 5498 and Account Transcript containing information on the financial status of the account such as payments posted, penalties assessed, and adjustments made. The forms are returned with all filed schedules for individuals, married couples, and businesses.

You will be able to request the transcript online and simply upload the scanned 4506-t already signed by borrower at application or fax the form with a cover page (to be provided) and a fax cover sheet including contact information transcripts will be returned in approximately 24 hours online at our secure Sharper Lending website platform.

For additional information or questions, please contact our office.

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