

**With the increase of technology, statistics show that fraud is increasing at an alarming rate.**

As borrowers become more adept at altering tax returns and income documentation to obtain a loan, Lender's exposure to income fraud is increasing. The only reliable way to verify tax and income information is to compare the material provided by the borrower with what was actually filed with the IRS.

In any given year, more than half of all fraudulent loans contain falsified tax return and income data. Guard against these losses by using FirstClose's Income Verification services, and receive up to four (4) years of IRS verified data for every prospect. Requesting such information from the IRS would take anywhere between 16 to 60 days to receive the same data. FirstClose will deliver the transcripts electronically in just 1 to 2 business days!

Whether you are confirming the income of a self-employed borrower, or an applicant with significant commission income, FirstClose's Income Verification services help in making sound lending decisions.

Income Verification features:

- 24-48 hour turnaround
- Order and retrieve results directly from FirstClose
- Single, Joint, or Business Filings
- Up to 4 years of tax returns
- Option of Tax Filing Verification only – useful when only proof of filing is needed
- W2 transcripts at no additional charge



**When you need  
a closer look at  
borrower income**