# HELPFUL TIPS FOR TAX TRANSCRIPTS

***The 4506-C must be filled out completely and must be legible and unaltered. The IRS will not accept any signs of alteration, whether whited out, crossed out, added, or written over, even if initialed. Verification of Non-Filing is not available.***

**FAQ**

- What is the average turnaround time to receive transcripts back?
  - 5 business days. The IRS states that any order placed after 3pm Eastern will not be processed until the next day.
- Are handwritten forms accepted?
  - Handwritten forms are accepted but must be legible.
- Will the IRS speak with a third party?
  - The IRS will only ever speak with the consumer themselves. They will not speak with a third party for any reason.

**Reasons you might get a "No Record of Return Filed"**

- Not enough time has passed for the IRS to enter the transcripts into their TAX RETURN VERIFICATION system. Transcripts take between 4-8 weeks to get into the transcript system.
- The borrower filed their taxes late, and a regular 1040a was ordered. If they filed late, the only way to get results would be to order a Record of Account (Line 6C)
- For business transcripts, the wrong type was ordered (e.g., you need a 1065 and ordered an 1120), or the year ending date does not match the tax period.

**Transcript availability per the IRS**

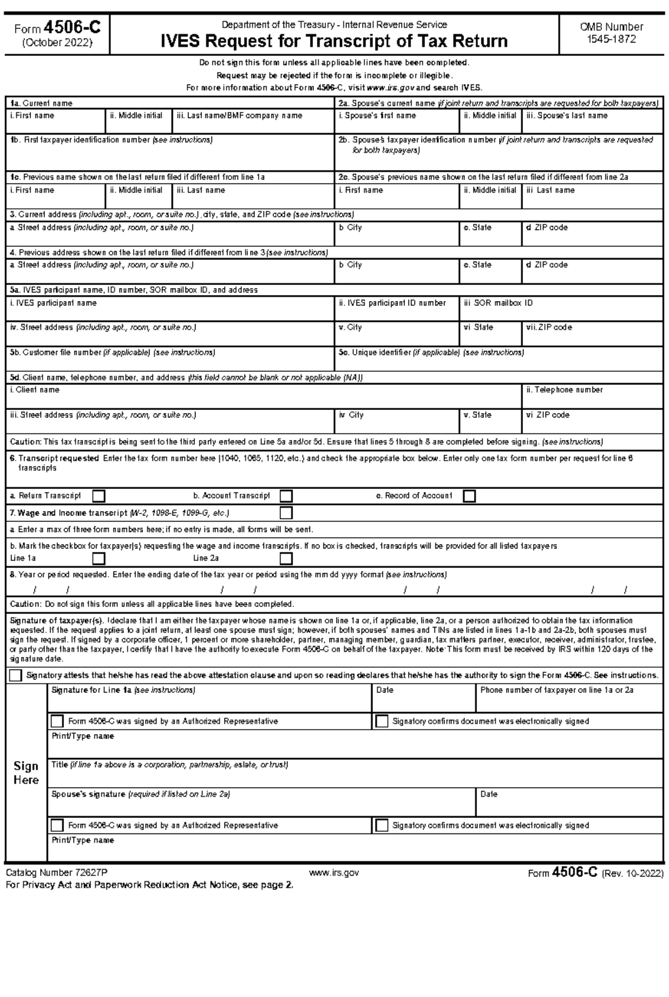
<table>
<tr><th>When your original return shows a…</th><th>and you filed electronically, then</th><th>and you filed on paper, then</th></tr>
<tr><td>refund amount of no balance due,</td><td>allow 2-3 weeks after return submission before you request a transcript.</td><td>allow 6-8 weeks after you mailed your return before you request a transcript</td></tr>
<tr><td>balance due and you paid in full using your return,</td><td>allow 2-3 weeks after return submission before you request a transcript.</td><td rowspan="3">we process your return in June and you can request a transcript in mid to late June. Note: we process all payments upon receipt.</td></tr>
<tr><td>balance due and you paid in full after submitting the return,</td><td>allow 3-4 weeks after full payment before you request a transcript.</td></tr>
<tr><td>balance due and you didn't pay in full,</td><td>we process your return in mid-May and you can request a transcript by late May.</td></tr>
</table>

**Tax Transcript Team | transcripts@xactus.com | 800.258.3488 Ext. 1274**

VER. 03/02/2023

**Tips for using the new 4506-C form to avoid IRS rejections:**

- The IRS will only accept one taxpayer per 4506C form. Separate orders must be placed for co-borrowers
- There can only be one product per form allowed and it must match order exactly
- Two names can appear on the form for 1040 orders only, but the first taxpayer listed must match the order
- You are permitted to order 1040 Joint transcripts using a single consumer or primary borrower. There isn't a need for more than one consumer, it will be a joint tax return. This is common, especially in cases of death, divorce, etc. Sometimes you only have one consumer, and this will still return the joint result.
- If a 1040 order has 2 names both must sign and date the 4506-C
- Name and SSN must match the order exactly
- Years on the form must match the order exactly
- The new Form 4506-C cannot be edited. IVES Participants will need to ensure their customers fill out the form as they intend it to be processed. Lines 5 through 8 must be complete before the taxpayer signs. The exception to this is the following:
    - Line 5b, Customer File Number
    - Line 5c Unique Identifier (if included) days.




**The following will show how all legacy divisions need to be displayed for line 5A:**

**For Avantus-Xactus360**

| | |
|---|---|
| **i. IVES participant name** | Avantus |
| **ii. IVES participant ID number** | 0000301645 |
| **iii. SOR mailbox ID** | NGWLEJUO2Q |
| **iv. Street address (including apt., room, or suite no.)** | 600 Saw Mill Rd |
| **v. City** | West Haven |
| **vi. State** | CT |
| **vii. ZIP code** | 06516 |

**For CIS**

| | |
|---|---|
| **i. IVES participant name** | Universal Credit Services |
| **ii. IVES participant ID number** | 301241 |
| **iii. SOR mailbox ID** | NCOADMIN1 |
| **iv. Street address (including apt., room, or suite no.)** | 370 Reed RD |
| **v. City** | Broomall |
| **vi. State** | PA |
| **vii. ZIP code** | 19008 |

**For Credit Plus Inc.**

| | |
|---|---|
| **i. IVES participant name** | Credit Plus Inc. |
| **ii. IVES participant ID number** | 0000301670 |
| **iii. SOR mailbox ID** | Utah21804 |
| **iv. Street address (including apt., room, or suite no.)** | 31550 Winterplace Pkwy |
| **v. City** | Salisbury |
| **vi. State** | MD |
| **vii. ZIP code** | 21804 |

**For DataFacts Lending**

| | |
|---|---|
| **i. IVES participant name** | UniversalCISMavery23 |
| **ii. IVES participant ID number** | 301241 |
| **iii. SOR Mailbox ID** | Mavery23 |
| **iv. Street address (including apt., room, or suite no.)** | 370 Reed RD |
| **v. City** | Broomall |
| **vi. State** | PA |
| **vii. ZIP code** | 19008 |

**For Universal Credit**

| | |
|---|---|
| **i. IVES participant name** | Universal Credit Services |
| **ii. IVES participant ID number** | 301241 |
| **iii. SOR Mailbox ID** | NCOADMIN1 |
| **iv. Street address (including apt., room, or suite no.)** | 370 Reed RD |
| **v. City** | Broomall |
| **vi. State** | PA |
| **vii. ZIP code** | 19008 |

## If needed, below are the form formatting details:

**Form Coordinates:**
Will use X x Y to list the coordinates of the object on the page. All coordinates are pulled from the top left corner of the field/check box.
X = left to right direction.
Y = top to bottom direction.

**Form Sizes:**
Page Size: 8.5" x 11".
Form Area: 7.9in x 10.55in.
Instruction Area: 7.9in x 10.2in.
Instruction Column Area: 2.5in x 9.85in with a 0.2in gutter between columns

**Page Margins:**
Left, Right, Top Margins: 0.3in.
Bottom Margin: 0.5in (from page edge to bottom border line).

**Field Margins:**
0.05in from a line or check box

**Form Fonts:**
Captions (C), the visual text of the form, Arial, 7 point, unless specified below (use of bold an italic as indicated on form).
Values (V), the fillable field, Arial, 12 point.
**Form Header Fonts:**
Form - Arial, 10 point, Centered aligned.
4506-C - Arial, Bold, 15 point, Centered aligned.
(April 2022) - Arial, 9 point, Centered aligned.
IVES Request for Transcript of Tax Return - Arial, Bold, 15 point, Centered aligned.
Department of the Treasury - Internal Revenue Service - Arial, 8 point, Centered aligned.
OMB Number 1545-1872 - Arial, 9 point, Centered aligned.
**Form Footer Fonts:**
Catalog Number 72627P - Arial, 8 point, Left aligned.
www.irs.gov - Arial, 8 point, Centered aligned.
Form - Arial, 8 point, Right aligned.
4506-C - Arial, Bold, 12 point, Right aligned.
(Rev. 4-2022) - Arial, 8 point, Right aligned.
For Privacy Act and Paperwork Reduction Act Notice, see page 2 - Arial, Bold, 8 point, Left aligned.

**Instruction Fonts:**
Title: Arial, Bold, 12 point, Centered aligned.
Subheaders: Arial, Bold, 9 point, Left aligned, 3 point spacing below.
Body/Table Text: Arial, 7 point, Left aligned, 3 point spacing below (use of bold an italic as indicated on form).

**Borders:**
Top Page Border: 2 point, black, solid, X: 0.3in x Y: 0.3in
Bottom Page Border: 2 point, black, solid, X: 0.3in x Y: 10.5in
Field Borders: 0.5 point, black, solid
Bold Borders: 1 point, black, solid

**Check Boxes (CB):** 10 point square (W: 0.1389in x H: 0.1389in).

**Line 8 Field Coordinates:**
X: 0.3in x Y: 7.1in; W: 0.3in x H: 0.2in
X: 0.7in x Y: 7.1in; W: 0.3in x H: 0.2in
X: 1.1in x Y: 7.1in; W: 0.4in x H: 0.2in
X: 2.55in x Y: 7.1in; W: 0.3in x H: 0.2in
X: 2.95in x Y: 7.1in; W: 0.3in x H: 0.2in
X: 3.35in x Y: 7.1in; W: 0.4in x H: 0.2in
X: 4.75in x Y: 7.1in; W: 0.3in x H: 0.2in
X: 5.15in x Y: 7.1in; W: 0.3in x H: 0.2in
X: 5.55in x Y: 7.1in; W: 0.4in x H: 0.2in
X: 7.0in x Y: 7.1in; W: 0.3in x H: 0.2in
X: 7.4in x Y: 7.1in; W: 0.3in x H: 0.2in
X: 7.8in x Y: 7.1in; W: 0.4in x H: 0.2in

Note: the sizing of the fields in this form are off to fit the data, follow the numbers proved.