Tax TranscriptX

Verify Income Seamlessly with Accurate IRS Tax Data

Tax TranscriptX serves as a crucial resource for verifying your consumer's income, offering real-time updates to promptly provide the necessary information. We offer:

Quick QA review prior to submission to reduce IRS rejections

Verification of your consumer's income against IRS data

Fully electronic ordering and delivery with real-time status updates

E-signatures - consumer-signed authorization can be submitted online for most products

Tax Transcripts that suit your needs:

- 1040 (a, b, or c) Personal Transcripts
- 1065 (K-1) Partnership Income
- 1099 Self-Employment Transcripts
- 1120 Corporate Business Income
- 1120S S-Corporate Business Income
- W-2 Employee Earnings

Identify incorrect or false data to help reduce risk exposure.

Learn more at xactus.com/verifications

xactus X

Advancing the Modern Mortgage

370 Reed Rd., Suite 100
Broomall, PA 19008

(888) 212-4200
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xactus.com

Many Options to Suit Your Needs

Xactus can help modernize your approach to tax return verifications with faster, more accurate ways to receive comprehensive IRS tax information.

Form 4506-C vs. Form 8821

	4506-C	8821 - Halcyon
Xactus360 Integration	Yes	Yes
Ordering Available in LOS	Yes	Coming Soon
Supports API	Yes	Yes
Reps and Warrants For Freddie Mac	Yes	Yes
Reps and Warrants For Fannie Mae	Yes	Yes
Accepted by the GSEs	Yes	Yes
Format Deliverability – Auto-Fills Data	Yes	Yes
Years of Historical IRS Transcript Data	Up to 4	Up to 7
Rejection Rate	30%	1%
Cost for Rejections	Yes	No
Turn Time	3-5 Days	Minutes*
ID.me (Identity Verification)	No	Yes
Instant Updates After the Initial Order	No	Yes
Private Labeling	No	Coming Soon

*Pending ID.me Tax Information borrower authorization. If ID.me authorization is not used, a standard 3-5 day IRS turntime is expected.

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