

TAX GUARD® OVERVIEW

Foresee exposure and mitigate risk throughout your borrower relationships with Tax Guard products

\$130+ Billion
amount of outstanding tax debt

14+ Million
total number of delinquent IRS accounts in 2018

22%
percentage of borrowers with tax debt

1 Company
Tax Guard is the only company that can provide this private & valuable tax data to lenders

GATHER BORROWER TAX DATA IN 4 HOURS

VERIFIED DATA

Mitigate fraud and validate income directly with the IRS

MAXIMUM RELIABILITY

Receive transcripts without the 4506-T and **less than 5%** rejection rate

CREDITWORTHINESS

Identify all cash flow issues that could lead to loan default

Tax Return Transcripts & Reports

Available as fast as 4 hours and directly from the IRS, our reports provide up to 10 years of history on client tax compliance including:

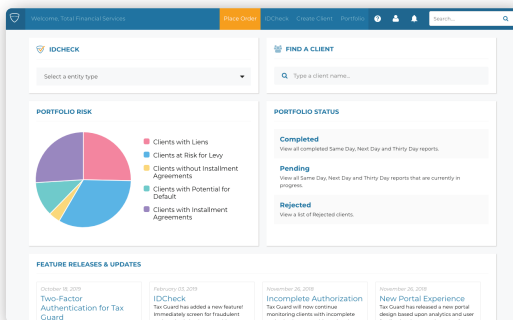
- Verification of income directly from the IRS
- All outstanding federal tax debts
- Tax deposit verification and trending
- Federal tax lien filings in real-time amounts

TAX GUARD		Report: 10/10/2018	
CLIENT NAME	ABC Sales, LLC	TOTAL LIABILITY	\$39,253.88
REPORT: 10/10/2018		TOTAL ASSETS	\$0.00
REPORTING PERIOD: 10/10/18		LIABILITY TO FUTURE TAXES	\$39,253.88
ALIAS: 10/10/2018		LIABILITY TO FUTURE TAXES	\$39,253.88

LIABILITIES	
TYPE	AMOUNT
Tax	\$39,253.88
Tax	\$39,253.88

UNPAID RETURNS	
TYPE	AMOUNT
Tax	\$39,253.88
Tax	\$39,253.88

DEPOSITS	
TYPE	AMOUNT
Tax	\$39,253.88
Tax	\$39,253.88



Tax Guard Monitoring

Ongoing monitoring of borrowers to protect your loans to mitigate risk and surprises:

- Monthly reports provide proactive, comprehensive information sourced directly from the IRS for each monitored client
- Convenient triggered alerts notify you when your client's account has changed with the IRS so you can actively manage your risks

Commercial Lending Fraud Solution

Helping you stay ahead of the fight against fraud with Tax Guard's fraud prevention product:

- **IDCheck** - Instantly verify that business identities are real



WHAT'S THE DIFFERENCE?



VS

4506-T Vendor

Tax Return Transcripts for the past 3 years

Tax Guard Reports on your client's federal tax compliance over the past 10 years or more

Transcripts delivered in as little as 4 hours

Tax information back to the start of the business and for 3 years going forward

Ability to monitor for credit risk changes

Less than 5% rejection rate with notification and next steps

No charge for rejected forms

DELIVERABLES



Tax Return Transcript for the tax period requested **only**

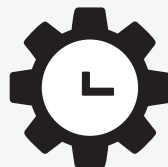
Detailed report and 10 years of full tax compliance **not available**

SPEED



Transcript delivery (or rejection) can take 7+ days

EFFICIENCY



Authorization required for each request

Form 4506-T is one-time use

25%-40% rejection rate (with no notification or reason)

Charges for rejections