**OVERVIEW**

- **$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 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?

<table>
<thead>
<tr>
<th>TAX GUARD®</th>
<th>VS</th>
<th>4506-T Vendor</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>DELIVERABLES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tax Return Transcripts for the past 3 years</td>
<td>Tax Return Transcript for the tax period requested <strong>only</strong></td>
<td></td>
</tr>
<tr>
<td>Tax Guard Reports on your client’s federal tax compliance over the past 10 years or more</td>
<td>Detailed report and 10 years of full tax compliance <strong>not available</strong></td>
<td></td>
</tr>
<tr>
<td><strong>SPEED</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transcripts delivered in as little as 4 hours</td>
<td>Transcript delivery (or rejection) can take 7+ days</td>
<td></td>
</tr>
<tr>
<td><strong>EFFICIENCY</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tax information back to the start of the business and for 3 years going forward</td>
<td>Authorization required for each request</td>
<td></td>
</tr>
<tr>
<td>Ability to monitor for credit risk changes</td>
<td>Form 4506-T is one-time use</td>
<td></td>
</tr>
<tr>
<td>Less than 5% rejection rate with notification and next steps</td>
<td>25%-40% rejection rate (with no notification or reason)</td>
<td></td>
</tr>
<tr>
<td>No charge for rejected forms</td>
<td>Charges for rejections</td>
<td></td>
</tr>
</tbody>
</table>

---

**WEB:** www.tax-guard.com  
**PHONE:** 1.877.550.6325  
**EMAIL:** info@tax-guard.com  
**WEB:** www.tax-guard.com