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# CUSTOMER'S GUIDE TO ACCESSING TAX TRANSCRIPTS

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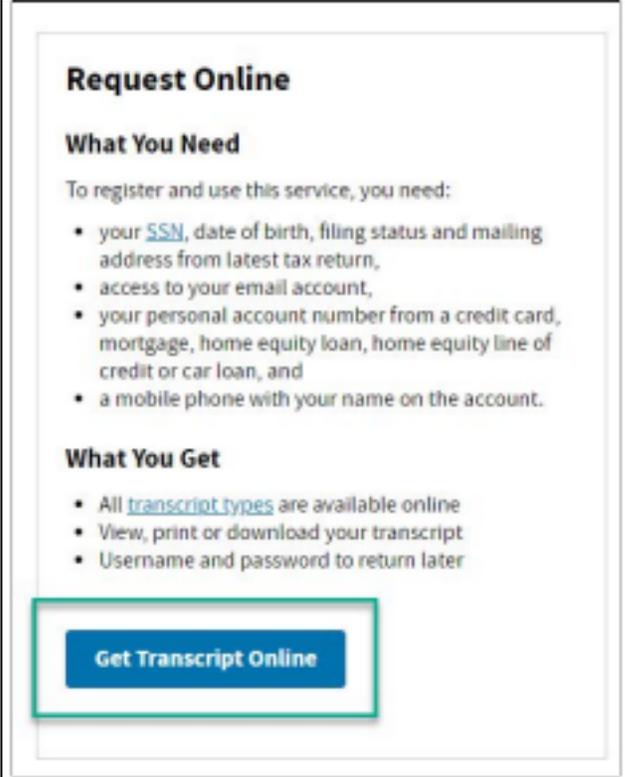
A-1 Mortgage requires IRS Tax Transcripts for all loan transactions.

If needed, customers can use the self-service option to access tax transcripts directly from the Internal Revenue Service (IRS). This guide will provide step-by-step instructions for navigating the IRS website, creating an IRS login (if needed), saving the transcript from the IRS website, & providing the tax transcripts to A-1 Mortgage.

## Navigating the IRS Website

1. Click [here](#) to navigate to the IRS Get Transcript website.
2. Scroll to the middle of the home page and click **Get Transcript Online**.

- a. **Please Note:** The following information is required to complete the registration process. Please gather the items below before attempting to register. If you do not have all of the following items, you will not be able to utilize the online services at this time. An activation code will need to be mailed (in approximately 10 business days). You will need to come back to activate your account after you receive the activation code in the mail.



**Request Online**

**What You Need**

To register and use this service, you need:

- your [SSN](#), date of birth, filing status and mailing address from latest tax return,
- access to your email account,
- your personal account number from a credit card, mortgage, home equity loan, home equity line of credit or car loan, and
- a mobile phone with your name on the account.

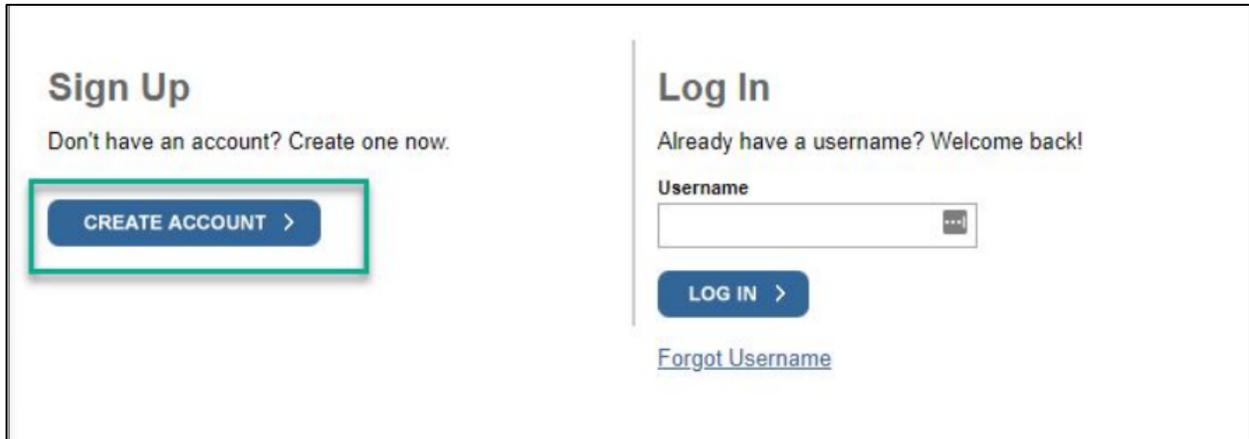
**What You Get**

- All [transcript types](#) are available online
- View, print or download your transcript
- Username and password to return later

[Get Transcript Online](#)

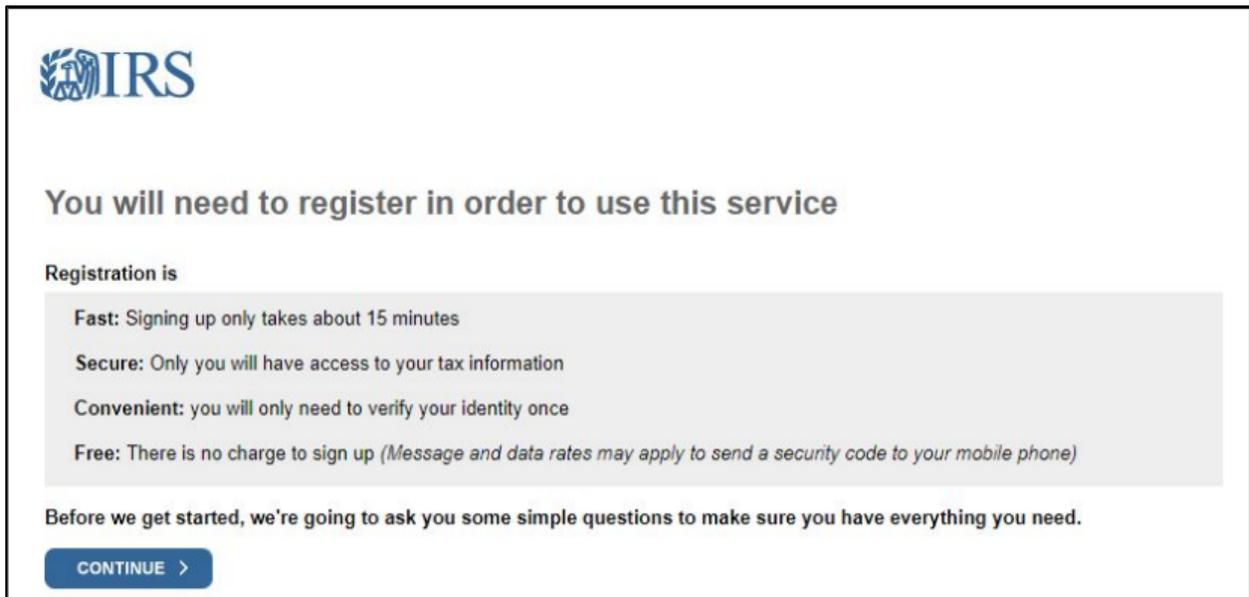
# How to Create an IRS Account

1. To proceed, you must either sign up or sign in.
  - a. If you already have an account, sign in and [click here](#) to skip to the Accessing Your Tax Transcripts section.
  - b. If you do not have an account, click **Create Account**.



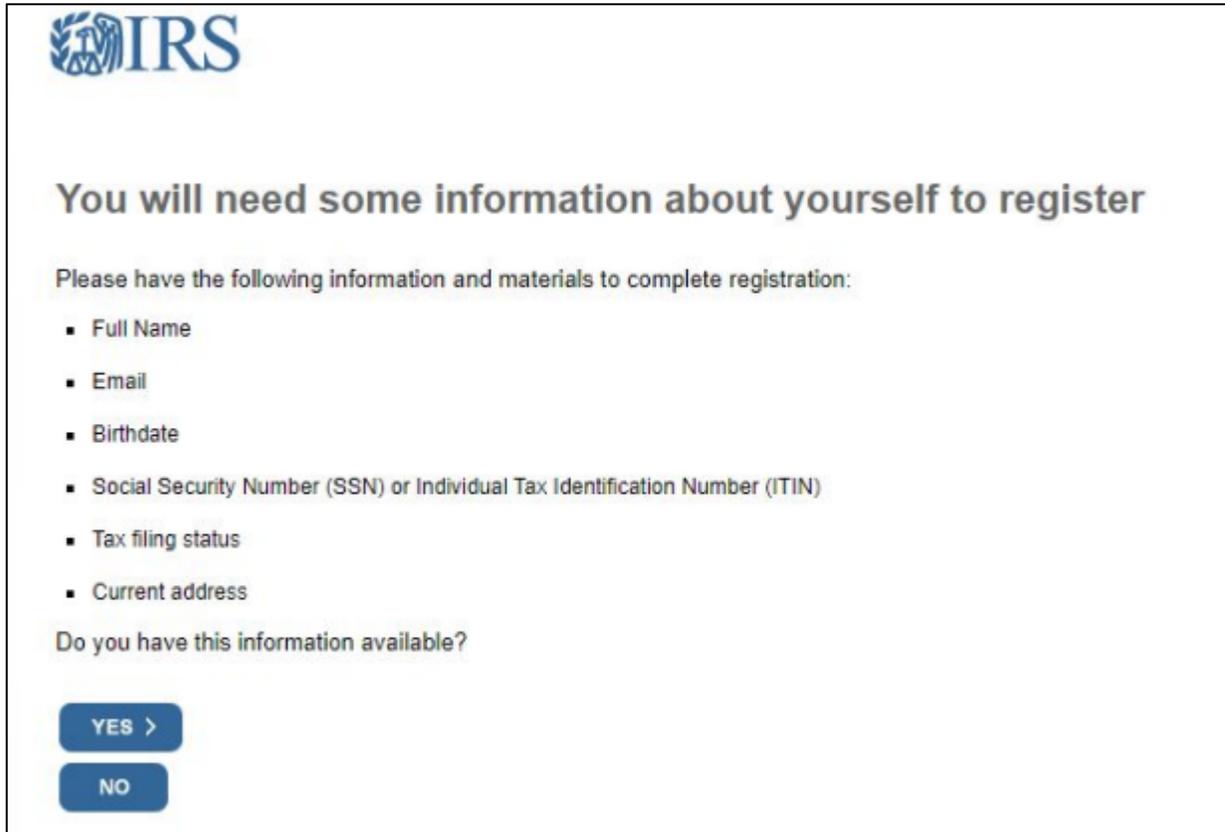
The screenshot shows two columns. The left column is titled "Sign Up" and contains the text "Don't have an account? Create one now." Below this is a blue button with the text "CREATE ACCOUNT >". The right column is titled "Log In" and contains the text "Already have a username? Welcome back!". Below this is a text input field labeled "Username" with a password toggle icon on the right. Below the input field is a blue button with the text "LOG IN >". At the bottom of the right column is a link that says "Forgot Username".

2. Before you get started, the IRS will ask you some simple questions to make sure you have everything you need. Click **Continue**.



The screenshot shows the IRS logo at the top left. Below it is the heading "You will need to register in order to use this service". Underneath is the text "Registration is" followed by a list of benefits: "Fast: Signing up only takes about 15 minutes", "Secure: Only you will have access to your tax information", "Convenient: you will only need to verify your identity once", and "Free: There is no charge to sign up (Message and data rates may apply to send a security code to your mobile phone)". At the bottom of the page is the text "Before we get started, we're going to ask you some simple questions to make sure you have everything you need." and a blue button with the text "CONTINUE >".

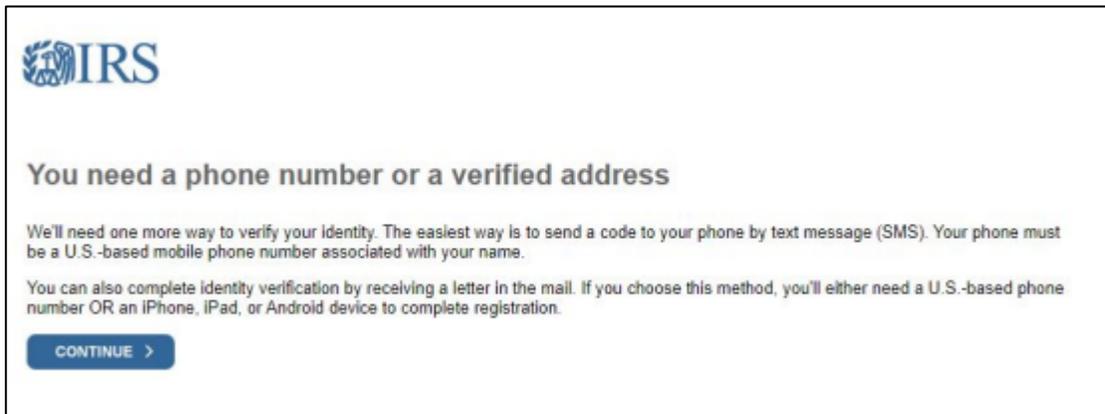
3. If you have the information available click Yes; if not, click No.
  - a. If you do not have all the information they need at this step, you can continue with the process once you have the information handy.
  - b. **Please Note:** If you do not have the necessary information available, please come back to Step 1 when you do.



The screenshot shows the IRS logo at the top left. Below it is the heading "You will need some information about yourself to register". Underneath is the instruction "Please have the following information and materials to complete registration:" followed by a bulleted list: Full Name, Email, Birthdate, Social Security Number (SSN) or Individual Tax Identification Number (ITIN), Tax filing status, and Current address. Below the list is the question "Do you have this information available?" and two blue buttons: "YES >" and "NO".

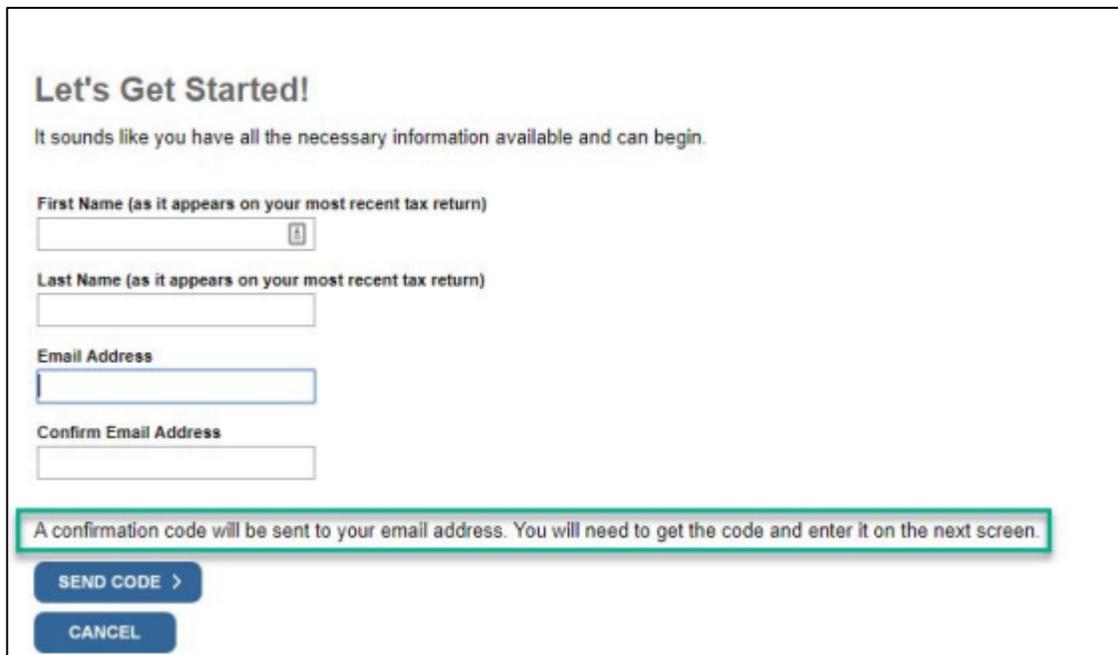
4. In order to register, you must verify your financial account.
  - a. To verify your identity, the IRS will need a number from ONE of your financial accounts. They can use any one of the following:
    - i. Credit card
    - ii. Student loan
    - iii. Mortgage or home equity loan
    - iv. Home equity line of credit
    - v. Auto loan
  - b. You will only need to provide the loan account number or a few digits from a credit card number. The IRS only uses this information to verify your identity. You will not be charged any money. Rest assured that you are not sharing any account balances or other financial information with the IRS by providing this number.

- c. A soft inquiry will show up on your credit report to let you know that the IRS accessed your credit report information. This will not increase or decrease your credit score and lenders will not be able to see this.
  - d. If you have this financial information available click **Yes**. If you do not have the account information on hand, click **No**.
5. The next screen will ask you to provide a phone number or a verified address. Click **Continue**



The screenshot shows the IRS logo at the top left. Below it, the heading reads "You need a phone number or a verified address". The text explains that the IRS needs another way to verify identity, with the easiest being a text message (SMS) to a U.S.-based mobile phone. It also mentions an alternative method of receiving a letter in the mail, which would require a U.S.-based phone number or an iPhone, iPad, or Android device. At the bottom, there is a blue button labeled "CONTINUE >" with a right-pointing arrow.

6. Now, you will be able to get started. Enter your information and click **Send Code**



The screenshot shows a form titled "Let's Get Started!". Below the title, it says "It sounds like you have all the necessary information available and can begin." The form contains four input fields: "First Name (as it appears on your most recent tax return)", "Last Name (as it appears on your most recent tax return)", "Email Address", and "Confirm Email Address". Below these fields is a green-bordered box containing the text: "A confirmation code will be sent to your email address. You will need to get the code and enter it on the next screen." At the bottom of the form are two buttons: "SEND CODE >" and "CANCEL".

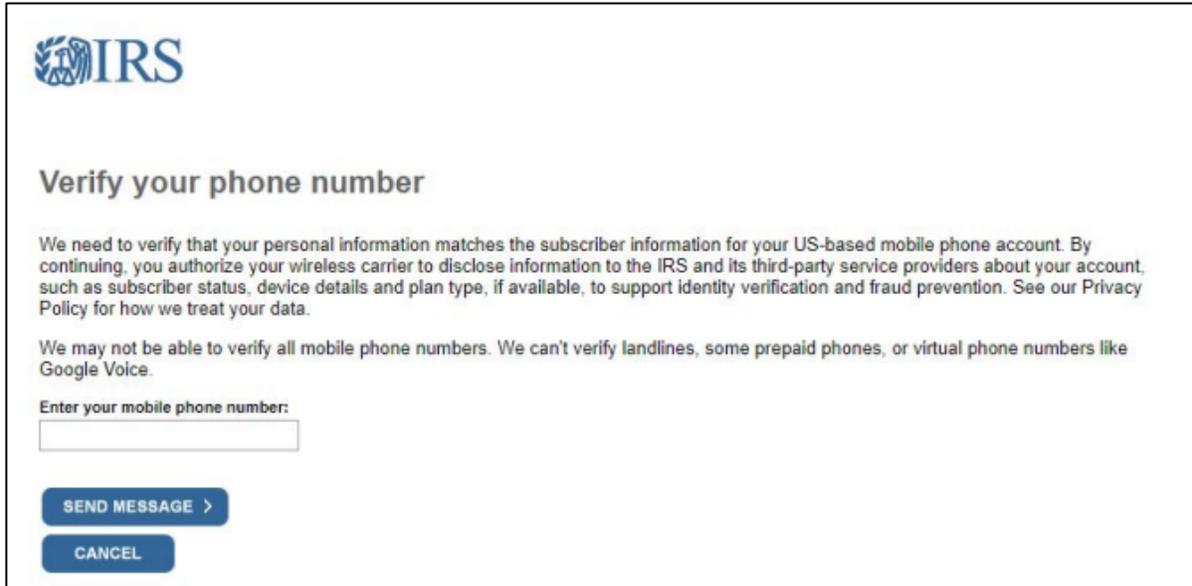
- 7.
8. Check your email for the confirmation code. It should come from a sender named **irs.online.services@irs.gov**.
- a. **Please Note:** This one-time code is only available for 15 minutes.
9. Return to the IRS webpage, enter the code, and click **Continue**.

10. Then, enter your personal information and click **Continue**.

11. Next, verify your financial account number and click **Continue**.

12. Verify your mobile phone number and click **Send Message**.

- a. **Please Note:** The phone number must be a mobile phone that has your name on the account. If you do not have a mobile phone that has your name on the account, you will not be able to utilize the online service.



 **IRS**

### Verify your phone number

We need to verify that your personal information matches the subscriber information for your US-based mobile phone account. By continuing, you authorize your wireless carrier to disclose information to the IRS and its third-party service providers about your account, such as subscriber status, device details and plan type, if available, to support identity verification and fraud prevention. See our [Privacy Policy](#) for how we treat your data.

We may not be able to verify all mobile phone numbers. We can't verify landlines, some prepaid phones, or virtual phone numbers like Google Voice.

Enter your mobile phone number:

**SEND MESSAGE >**

**CANCEL**

13. Enter the activation code that was sent to your phone. **Click Continue.**



 **IRS**

### We sent an activation code text message to your phone

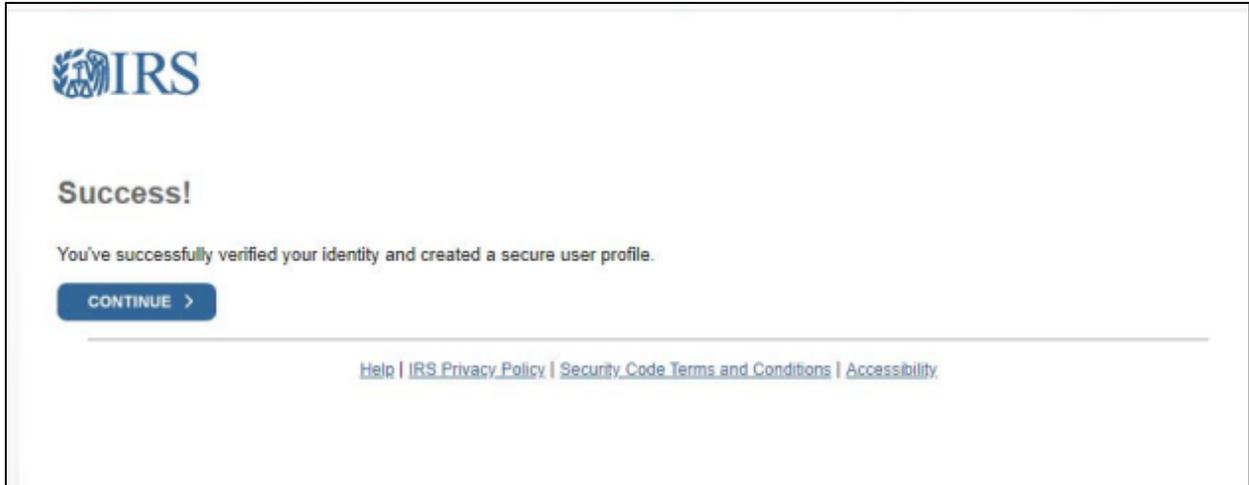
The message contains a 6-digit activation code. Please enter the code below.

6-digit activation code [Try again](#)

**CONTINUE >**

**CANCEL**

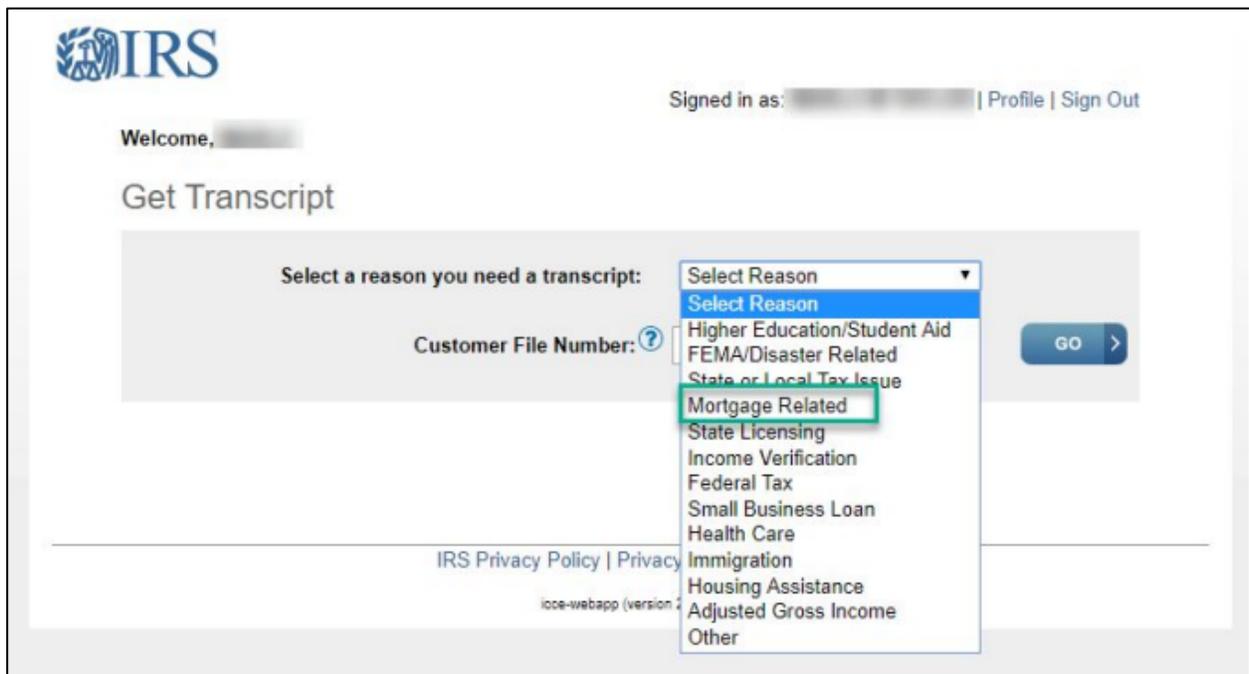
14. Next, you will be prompted to create your account. Fill in all of the necessary information and click **Continue.**
15. You have now successfully verified your identity and created a secure user profile. Click **Continue.**



## Accessing Your Tax Transcripts

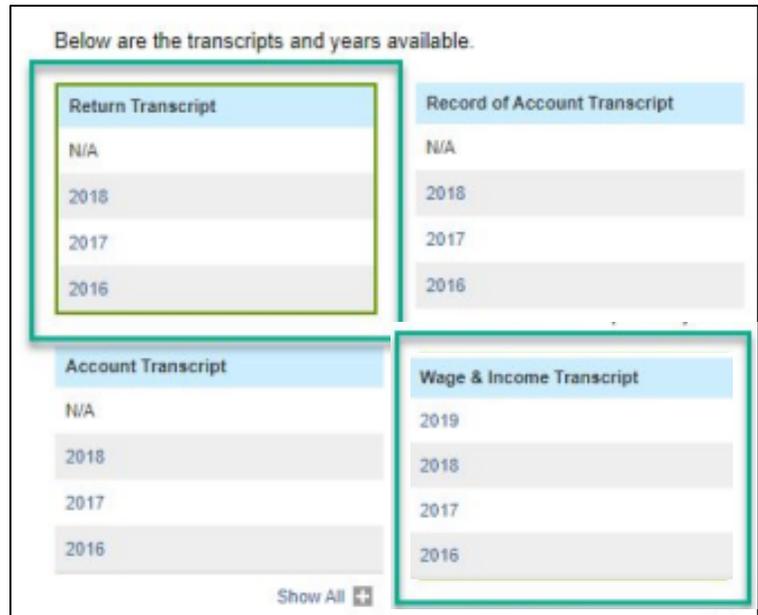
Once you have created your account or signed into your previous IRS account, you may now access your tax transcripts.

1. You will be prompted to select the reason for which you need a transcript. Select Mortgage Related from the drop-down menu and click Go.
  - a. **Please Note:** You do not need to input a Customer File Number.



2. Under "Return Transcript," click on the year that is required for example 2019. This will open a new page where you can download, print, or save the transcript to your computer.
3. Under "Wage & Income Transcript," click on the year that is required for example 2019. This will open a new page where you can download, print, or save the transcript to your computer.

- a. **Please provide: Return Transcripts & Wage & Income Transcripts**
- b. **Please Note:** Your transaction may require multiple years of transcripts as outlined in your Borrower Dashboard. If multiple years are required, click each year's link and download, print, or save the transcript to your computer.



4. Now that you have your transcripts, send them to your loan officer.
5. All set! You have now successfully obtained your tax transcripts from the IRS.