

IMPORTANT INFORMATION REGARDING TAX RETURN REFUNDS

Based on the information you provided today, you will be getting a tax return refund. Please be aware, however, there are some circumstances that may cause its delay.

Some reasons for not receiving a RAL or PERC:

1. IRS says you owe back taxes..... YES / NO
2. IRS says you have a current garnishment..... YES / NO
3. Your Tax return profile is unfavorable to the bank
4. IRS is auditing your Earned Income Credit..... YES / NO
5. Earned Income Credit (EIC) is claimed and a qualifying child is a foster child not placed by a professional agency..... YES / NO
6. Dependent is different from last year's return..... YES / NO
7. Primary taxpayer is less than 18 years old..... YES / NO
8. Refund amount minus EIC is less than \$0
9. Refund amount is greater than \$9,999.99

Please note that Orr Tax Software Inc. does not have any control over the above circumstances! In order to protect your privacy, the bank does not provide Orr Tax with information regarding the specific reason for a loan denial. The bank will notify you directly by mail of the specific reason for your denial.

_____ Customer's Initial _____ Spouse's Initial (if filing together)

I understand that all the information I have provided is true. If any of this information is incorrect, I understand the bank will send a formal letter if I am denied for a RAL. In addition, I understand that my refund may be provided to me in more than one check.

Customer Signature

Date

Spouse's Signature (if filing together)

Date

FOR OFFICIAL USE ONLY

Process Checklist (to be included in customer file)

_____ Make copies of Driver's License or ID Card and Social Security Cards

_____ Tax filing Interview Sheet is filled out and EIC Qualification Section is completed and Signed

_____ One Copy of Tax W-2(s) and/or 1099(s) (customer & spouse applicable)

_____ The form 8879 and the bank application signed