Veri-Tax™ eSign Consumer Guide

Revised 1.28.2020

Plaza Home Mortgage® is working with us on your home loan and they will be sending you a request via their service provider, Veri-Tax, by email asking you to review and digitally sign a 4506-T form so they may request a transcript of your submitted tax return from the IRS.

The email will be sent from Veri-Tax, and come from the email address **info@taxverification.com**, with the subject line **4506-T Form E-Sign Request.**

Here's how to eSign and return your 4506-T form

Once you receive the email from Veri-Tax requesting your signature, please follow these instructions:

1. Carefully read the instructions in the email, and then select the "Click here to review and e-sign" link to open the document.

plaza HOME MORTGAGE®

Plaza Home Mortgage® has sent you an electronic signature request.

Hello,

You are receiving this email because Plaza Home Mortgage, Inc. is working closely with your mortgage broker to process your home loan. So that we are able to provide you with a smooth and seamless process, we need to verify your tax information using the 4506-T form, which you can review and sign electronically below.

For your security, **the form is password protected and can be unlocked by using the last 4 digits of your SSN (or EIN for business requests).**

***Please be sure to verify all information on the form for accuracy. Note that the street address listed on the 4506-T must match the street address on the tax return you submitted with your loan application. If your address is not correct please add the correct address on line 4.**

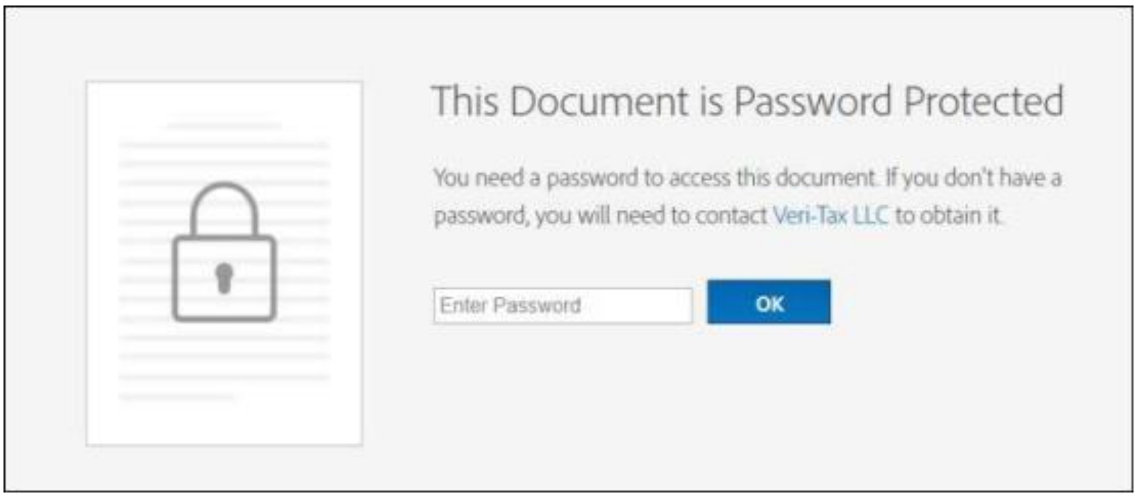
Click here to review and eSign

If you need additional information on how to complete your 4506T form, please click here:
How to Fill Out a 4506-T

If you have any questions about this document or this request, please contact your loan officer or mortgage broker directly and they will be able to assist you.

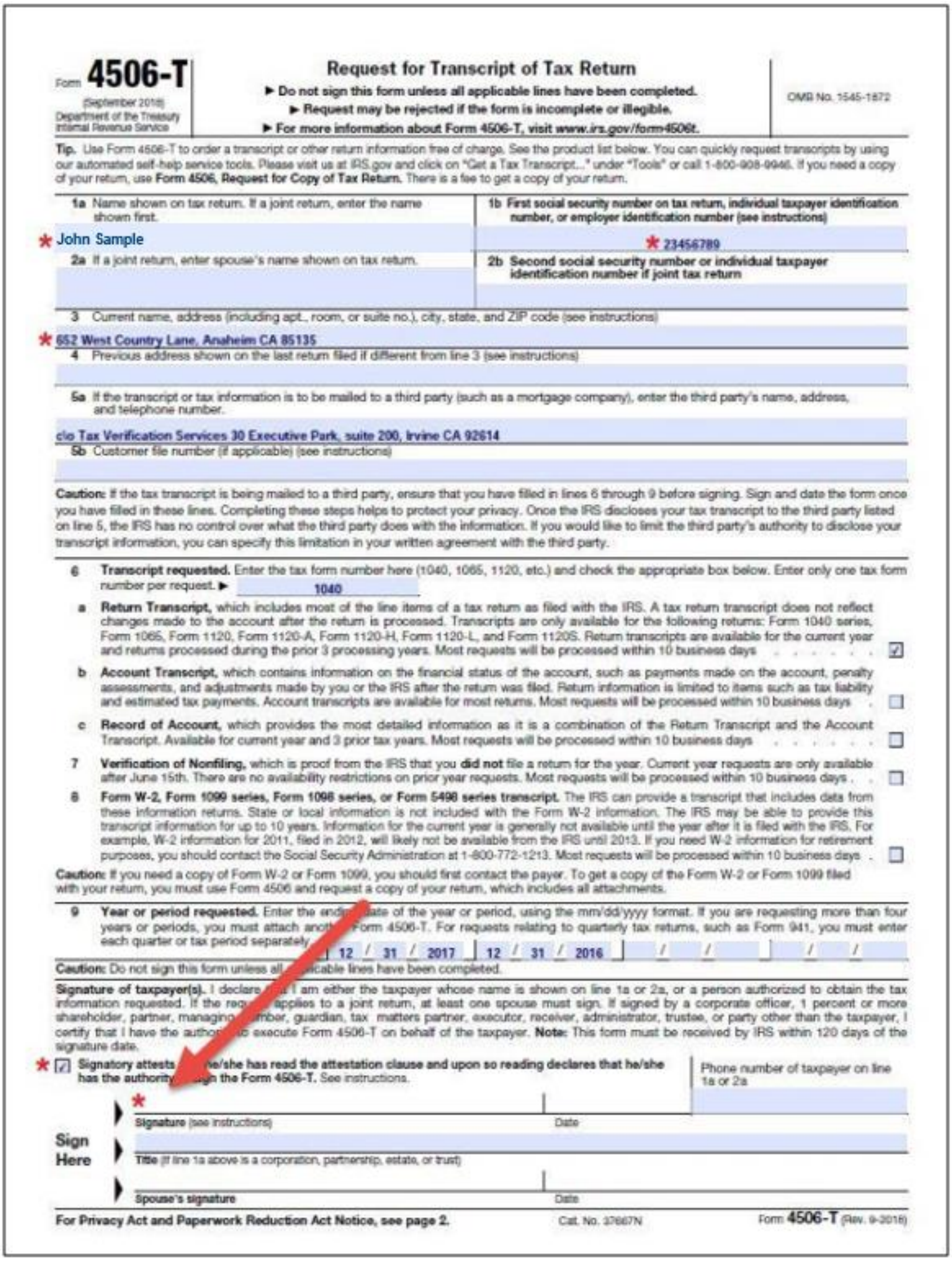
Thank you!

2. For security purposes, you will be prompted to enter a password for authentication. By default, your password is the last four digits of your Social Security Number.



3. Once you enter your password, your 4506-T form will display. Confirm that both your Social Security Number and addresses are correct and make edits as needed.

4. Click on the signature section at the bottom of the form to sign.



Form **4506-T** (September 2018) Department of the Treasury Internal Revenue Service

Request for Transcript of Tax Return

► **Do not sign this form unless all applicable lines have been completed.**
► **Request may be rejected if the form is incomplete or illegible.**
► **For more information about Form 4506-T, visit www.irs.gov/form4506t.**

OMB No. 1545-1872

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return.** There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.
* John Sample

1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
* 23456789

2a If a joint return, enter spouse's name shown on tax return.

2b Second social security number or individual taxpayer identification number if joint tax return

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)
* 652 West Country Lane, Anaheim CA 85135

4 Previous address shown on the last return filed if different from line 3 (see instructions)

5a If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.
c/o Tax Verification Services 30 Executive Park, suite 200, Irvine CA 92614

5b Customer file number (if applicable) (see instructions)

Caution: If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ► 1040

a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days ☑

b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 10 business days ☐

c Record of Account, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days ☐

7 Verification of Nonfiling, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days ☐

8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2011, filed in 2012, will likely not be available from the IRS until 2013. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days ☐

Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.
12 / 31 / 2017 | 12 / 31 / 2016 | / / | / /

Caution: Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note:** This form must be received by IRS within 120 days of the signature date.

* ☑ **Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T.** See instructions.

Phone number of taxpayer on line 1a or 2a

Sign Here

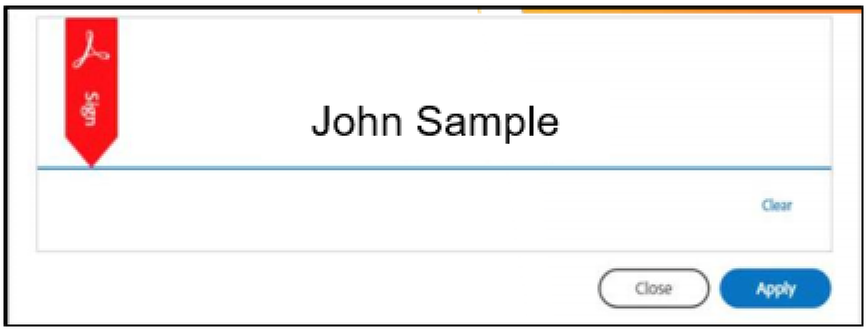
* **Signature** (see instructions) | Date

Title (if line 1a above is a corporation, partnership, estate, or trust)

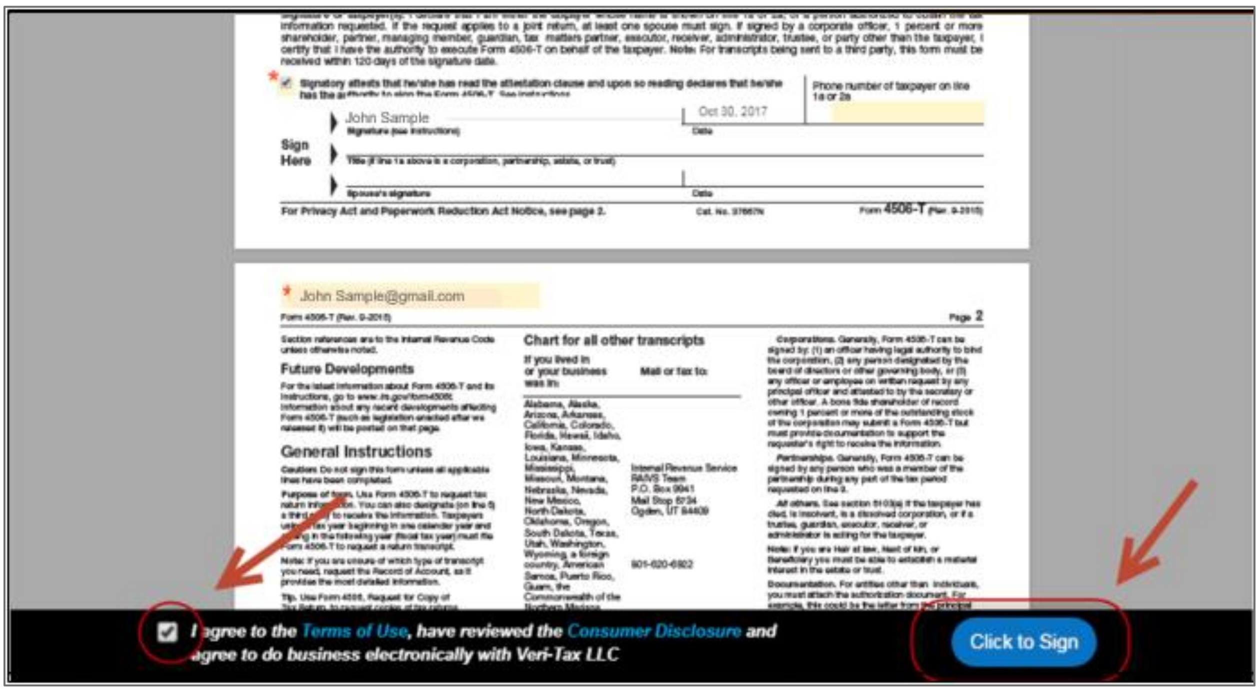
Spouse's signature | Date

For Privacy Act and Paperwork Reduction Act Notice, see page 2. Cat. No. 37667N Form **4506-T** (Rev. 9-2018)

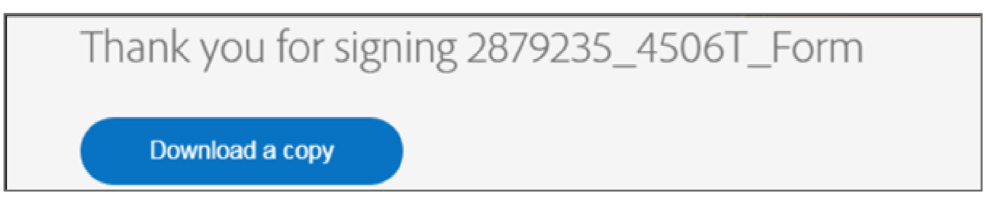
5. Enter your name in the text field, then click the “Apply” button.



6. Select that you accept the Terms of Use, then click the “Click to Sign” button to complete your e-signature.



7. You have the option to save or print the signed form for your records by clicking the “Download a copy” button.



8. You will receive a confirmation email shortly after you submit your form.

9. Once you have completed this process, the request will be sent to the IRS. The IRS will then send the requested tax forms directly to Plaza for processing.

If you have any questions regarding this process please contact your mortgage broker or loan officer.