

Verification of 2021 Income

Information for Individuals with Unusual Circumstances & How to Order IRS Tax Return Transcripts

Individuals Granted a Filing Extension by the IRS

An individual who is required to file a 2021 IRS income tax return and has been granted a filing extension by the IRS, must provide:

- ▶ A copy of the IRS's approval of an extension beyond the automatic six-month extension if the individual requested an additional extension of the filing time for tax year 2021, (e.g IRS form 2350); and
- ▶ Verification of Non-filing Letter (confirmation that the tax return has not yet been filed) from the IRS or other relevant tax authority dated on or after October 1, 2022, or a signed statement certifying that you have attempted to obtain the VNF from the IRS but have been unsuccessful*; and
- ▶ A copy of IRS Form W-2 for each source of employment income received for tax year 2021 and,
- ▶ If self-employed, a signed statement certifying the amount of the individual's Adjusted Gross Income (AGI) and the U.S. income tax paid for tax year 2021.

**NOTE: At least 10 business days must elapse between your last attempt and your submission of your signed certification.*

Individuals Who Filed an Amended IRS Income Tax Return

An individual who filed an amended IRS income tax return for tax year 2021 must provide:

- ▶ A 2021 IRS Tax Return Transcript (that will only include information from the original tax return and does not have to be signed), or any other IRS tax transcript(s) that includes all of the income and tax information required to be verified; and
- ▶ A signed copy of the 2021 IRS Form 1040X, "Amended U.S. Individual Income Tax Return," that was filed with the IRS, or documentation from the IRS that includes the change(s) made by the IRS, in addition to one of the following:
 - IRS DRT information on an ISIR record with all tax information from the original tax return; OR
 - A 2021 IRS Tax Return Transcript (that will only include information from the original tax return and does not have to be signed), or any other IRS tax transcript(s) that includes all of the income and tax information required to be verified; OR
 - A signed copy of the 2021 IRS Form 1040 and the applicable schedules that were filed with the IRS.

Verification of 2021 Income (cont.)

Individuals Who Were Victims of IRS Tax-Related Identity Theft

An individual who was the victim of IRS tax-related identity theft must provide:

- ▶ A Tax Return DataBase View (TRDBV) transcript obtained from the IRS, or if unable to obtain a TRDBV, an equivalent document provided by the IRS or a copy of the signed 2021 income tax return and applicable schedules the individual filed with the IRS; AND tax transcripts(s) that includes all of the income and tax information required to be verified; and
- ▶ A statement signed and dated by the tax filer indicating that he or she was a victim of IRS tax-related identity theft and that the IRS is aware of the tax-related identity theft.

NOTE: To request a TRDBV, call the IRS Identity Protection Specialized Unit at 1-800-908-4490

A 2021 IRS Tax Return Transcript may be obtained through:

- ▶ **Get Transcript by MAIL**

Go to www.irs.gov. Under the Tools heading on the IRS homepage, click “Get Your Tax Record”, then click “Get Transcript by Mail.” Make sure to request the “IRS Tax Return Transcript” and **NOT** the “IRS Tax Account Transcript”.

- ▶ **Get Transcript ONLINE**

Go to www.irs.gov, click “Get Your Tax Record.” Click “Get a Transcript Online”. Make sure to request the “Tax Return Transcript” and **NOT** the “Tax Account Transcript”. To use the online tool, the user must have (1) access to a valid email address, (2) a text-enabled mobile phone in the user's name, and (3) specific financial account numbers such as for an auto loan, home loan or credit card. The transcript displays online upon successful completion of the IRS's two-step authentication.

- ▶ **To Request by Phone**

Call 1-800-908-9946. Make sure to request the “IRS Tax Return Transcript” and not the “IRS Tax Account Transcript.”

- ▶ **Paper Request Form**

IRS Form 4506T-EZ or IRS Form 4506-T. The transcript is generally received within 10 business days from the IRS's receipt of the paper request form.

NOTE 1: When ordering tax return transcripts, you will be asked to provide the name and SSN or TIN that was listed first on the tax return, as well as the address listed on the tax return when submitted.

NOTE 2: A tax filer who filed an income tax return with a tax authority other than the IRS may provide a signed copy of his or her income tax return that was filed with the relevant tax authority. However, if we question the accuracy of the information on the signed copy of the income tax return, the tax filer must provide us with a copy of the tax account information issued by the relevant tax authority before verification can be completed.