

# PROTECT YOUR COLLATERAL FROM TAX RISK

Tax Guard provides you with accurate, real-time visibility into your borrower's standing with the IRS. Our tax risk protection platform exposes tax problems **before** a lien filing is placed in the public record. The actionable insight offered by Tax Guard provides a comprehensive view into your borrowers' tax compliance history and total liabilities, including penalties and interest.



## 1. PRE-FUNDING DUE DILIGENCE

Get actionable insight before you lend. View 10 years of a borrower's past tax compliance, including any failures to pay. Identifying potential risk, and possible name discrepancies, allows you to mitigate tax issues, cash flow problems or financial instability **before** the IRS takes action. Fewer surprises. More certainty.

## 2. PORTFOLIO SERVICING

Efficiently assess real-time tax risk over the life of your funding relationships. No need to hire an auditing firm to conduct routine assessments or waste valuable employee resources comparing borrower payroll statements with bank account records to verify IRS 941 payments. With Tax Guard, you can get the information you need verified straight from the IRS quickly and painlessly.



## TAX GUARD REPORTS GIVE YOU:

- ✓ 10-year borrower tax compliance
- ✓ Total liabilities due to IRS in real-time, including penalties and interest
- ✓ Lien filings by date
- ✓ Potential for levies
- ✓ Missing IRS returns
- ✓ IRS Installment Agreement monitoring
- ✓ Missing Federal Tax Deposits
- ✓ Tax Risk Score
- ✓ Results for all name variations
- ✓ Tax Return Verification

**FACT:** Between 2010 and 2014 the IRS filed 51% fewer tax liens. However, during the same time period delinquent taxpayer accounts have increased.

**BOTTOM LINE:** Tax-related lending risk for asset based lending has actually increased.