

# PROTECT YOUR COLLATERAL WITH DEEP TAX COMPLIANCE INSIGHT.

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

You get actionable IRS insight before you lend. View a borrower's past tax compliance, including any failures to pay. Identifying potential risk 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 loans. Consistent monitoring provides early warning signals regarding the financial health of your borrowers. If a borrower is already in a workout situation, Tax Guard will monitor the Installment Agreement with the IRS. With Tax Guard, you get the information you need verified by 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
- ✓ Missing Federal Tax Deposits
- ✓ IRS Installment Agreement monitoring
- ✓ 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 has actually increased for commercial finance professionals.