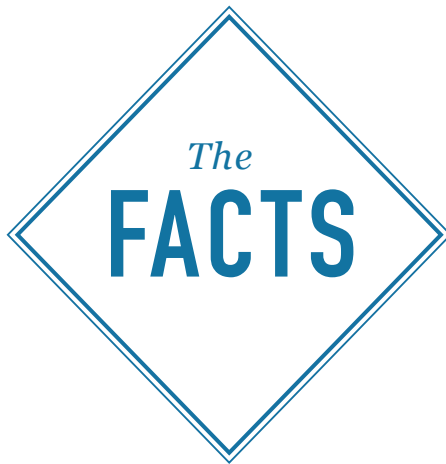


STRENGTHEN YOUR PORTFOLIO WITH DEEP TAX COMPLIANCE INSIGHT

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. SBA GUIDELINES

In the latest version of the SOP, the SBA clearly states, "loan proceeds must not be used to pay delinquent IRS withholding (payroll) taxes, sales taxes or other funds payable for the benefit of others." This means SBA lenders are to ensure that no tax liabilities are present **before** loan closing. The Tax Guard Report will expose all tax liabilities with or without a tax lien.

2. IRS STATISTICS

Between 2010 and 2014 the IRS filed 51% fewer tax liens. However, delinquent taxpayers with outstanding liabilities increased by 19% over the same time period. Less IRS tax liens filed, but more delinquent taxpayers. Therefore, merely searching for tax liens to determine credit risk isn't enough.



TAX GUARD REPORTS GIVE YOU:

- ✓ 10-year borrower tax compliance
- ✓ Last 3 yrs Tax Return Transcripts
- ✓ Total liabilities due to IRS in real-time, including penalties and interest
- ✓ Missing IRS returns
- ✓ Missing Federal Tax Deposits
- ✓ IRS Installment Agreement Status
- ✓ Lien filings by date
- ✓ Potential for levies
- ✓ Tax Guard's Tax Risk Score
- ✓ Results for all name variations

FACT: Only 40% of outstanding IRS tax liabilities have tax liens filed. Therefore, a UCC/Lien search fails to uncover IRS tax liabilities 60% of the

BOTTOM LINE: For 100% accuracy, only a Tax Guard Report can give lenders the full picture.