

TAX GUARD® OVERVIEW

Foresee exposure and mitigate risk throughout your borrower relationships with Tax Guard products

\$400+ Billion

the difference between total taxes owed and taxes paid on time

8+ Million

total number of delinquent IRS accounts in 2020

22%

percentage of borrowers with tax debt

1 Company

Tax Guard is the only company that can provide this private & valuable tax data to lenders

GATHER BORROWER TAX DATA IN 4 HOURS

VERIFIED DATA

Mitigate fraud and validate income directly with the IRS

MAXIMUM RELIABILITY

Receive transcripts without the 4506-T and **less than 5%** rejection rate

CREDITWORTHINESS

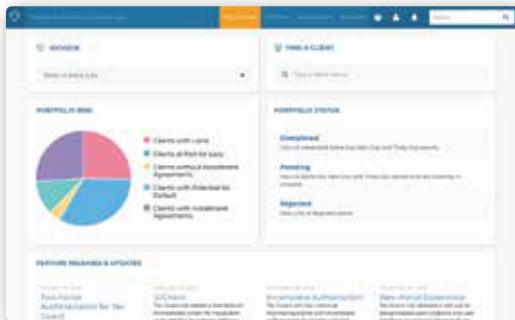
Identify all cash flow issues that could lead to loan default

Tax Return Transcripts & Reports

Available as fast as 4 hours and directly from the IRS, our reports provide up to 10 years of history on client tax compliance including:

- Verification of income directly from the IRS
- All outstanding federal tax debts
- Tax deposit verification and trending
- Federal tax lien filings in real-time amounts

Year	AGI	Adjusted Gross Income	Adjusted Taxable Income	Effective Tax Rate
2019	1,234,567	1,234,567	1,234,567	15.2%
2018	1,123,456	1,123,456	1,123,456	14.8%
2017	1,012,345	1,012,345	1,012,345	14.5%
2016	901,234	901,234	901,234	14.2%
2015	890,123	890,123	890,123	14.0%
2014	789,012	789,012	789,012	13.8%
2013	678,901	678,901	678,901	13.5%
2012	567,890	567,890	567,890	13.2%
2011	456,789	456,789	456,789	13.0%
2010	345,678	345,678	345,678	12.8%



Tax Guard Monitoring

Ongoing monitoring of borrowers to protect your loans to mitigate risk and surprises:

- Monthly reports provide proactive, comprehensive information sourced directly from the IRS for each monitored client
- Convenient triggered alerts notify you when your client's account has changed with the IRS so you can actively manage your risks

Identify Verification Solution

Helping you stay one step ahead with Tax Guard's fraud prevention tool. Instantly verify that business identities are real with authenticated IRS data.

