



Don't leave tax transcript analysis UP TO INTERPRETATION

Leave it up to FACTCheck™

As one of its first certified resellers, Credit Plus is excited to introduce FACTCheck, a new product that can bring a whole new level of consistency and accuracy to your tax transcript analysis process. FACTCheck is a "fact checked" report you can add onto your IRS 4506-T order that:

- **Provides an overview of income reported to the IRS**, including wage, investment, retirement, rental, self-employment, farm, alimony and alternative income
- **Calculates and summarizes** historical income and determines income stability
- **Tests for ATR compliance** and provides a full rationale
- **Identifies further action** and any additional supporting documents that are needed

• Nothing gets lost in translation with FACTCheck

FACTCheck improves your income quality analysis/results and reduce your legal and repurchase risks. By streamlining the process into an auditable format, you're able to speed up, standardize and document your underwriting process.



- **Empowers your underwriters** to update calculations with documented explanations while preserving source data
- **Provides uniform documentation** that shows income and how it was derived, speeding future QC and due diligence review
- **Accelerates your process** to just minutes per loan
- **Eliminates manual** underwriting errors
- **Assists with the sale of loans** to the secondary market and follows the file forever to show due diligence was performed
- **Flags issues** needing detailed underwriter explanation
- **Fully documents** underwriter's exception rationale
- **Preserves** QM Safe Harbor evidence

**Add FACTCheck to your 4506-T orders today. For more information:
Call - 800.258.3488 Email - info@creditplus.com Visit - creditplus.com**