Efficient, automated tax-return data. Easily order tax return information from the IRS and effortlessly verify the results.

Get returns rapidly
Help streamline the income verification process with Encompass 4506-T Service™. Taking only minutes per loan, and working within Encompass®, this integrated verification solution allows lenders to electronically order tax return data from the IRS, and yields quickly delivered, easily reviewable results.

The built-in Income Comparison Tool automatically presents stated and IRS-filed income side-by-side with auto-calculated variances, eliminating the need for time-consuming line-by-line manual checks.

eSigning support to speed processing
When ordered using Encompass 4506-T Service, borrowers can eSign the 4506-T and it is placed directly into their secure loan eFolder. This helps minimize paperwork requirements and speeds time to close.

Efficient
• Encompass integration eliminates delays.
• Paperless eSign support streamlines the process.
• Easy-to-read tax transcripts—including 1040s, 1065s, 1120s, W-2s and 1099s—are returned in as few as 24 to 48 hours.
• Income Comparison Tool provides a simple, easy-to-review, side-by-side comparison of borrower-supplied 1003 data and IRS data.

Automated
• Automated around-the-clock retrieval system monitors the IRS site for completed reports and tracks order progress.
• Transcripts are saved directly into the borrower’s secure loan eFolder.
• Built-in quality control reviews on every 4506-T helps lenders comply and avoid extra IRS charges and delays.

Benefits
• Fast, automated process is fully integrated in Encompass
• Tax transcripts returned rapidly
• Compares borrower-supplied and IRS data
• Monitors the IRS site for completed reports
• eSign support for paperless efficiency

Contact Ellie Mae at 1-888-955-9100 or sales@elliemae.com to activate Encompass 4506-T Service.