CARDINAL
FINANCIAL COMPANY | LIMITED PARTNERSHIP

Accessing Tax Transcripts

(Customer Guide)

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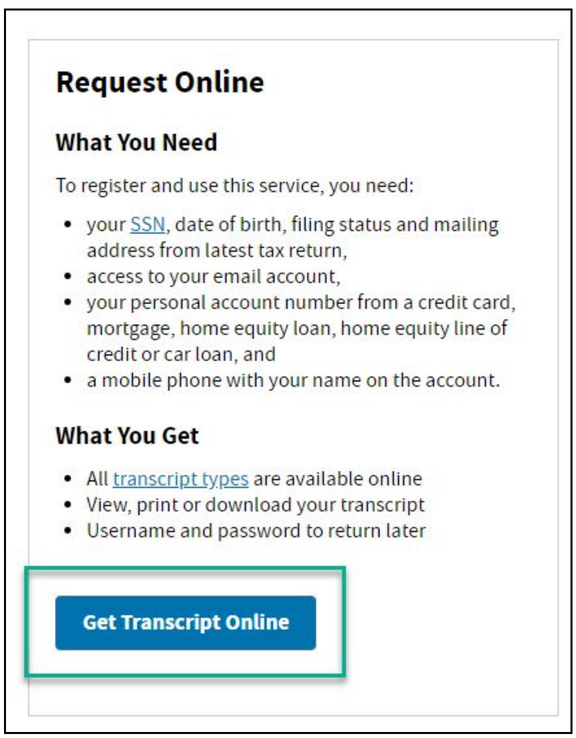
Overview

Cardinal Financial requires IRS Tax Transcripts for all loan transactions. If needed, customers can use the self-service option to access tax transcripts directly from the Internal Revenue Service (IRS). This guide will provide step-by-step instructions for navigating the IRS website, creating an IRS login (if needed), saving the transcript from the IRS website, and providing the tax transcripts to Cardinal Financial.

Navigating the IRS Website

1. Click here to navigate to the IRS *Get Transcript* website.
2. Scroll to the middle of the home page, and click **Get Transcript Online.**
    a. **Please Note:** The following information is required to complete the registration process. Please gather the items below before attempting to register. If you do not have all of the following items, you will not be able to utilize the online services at this time. An activation code will need to be mailed (in approximately 10 business days). You will need to come back to activate your account after you receive the activation code in the mail.

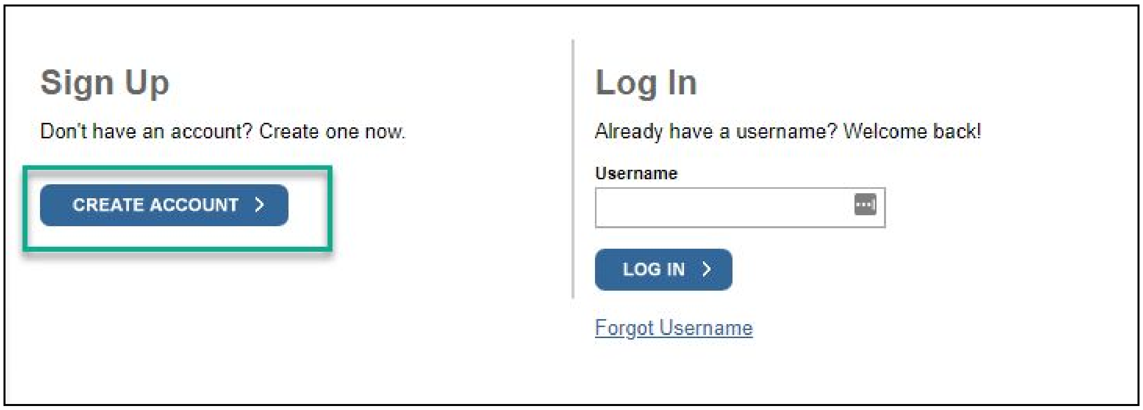


How to Create an IRS Account

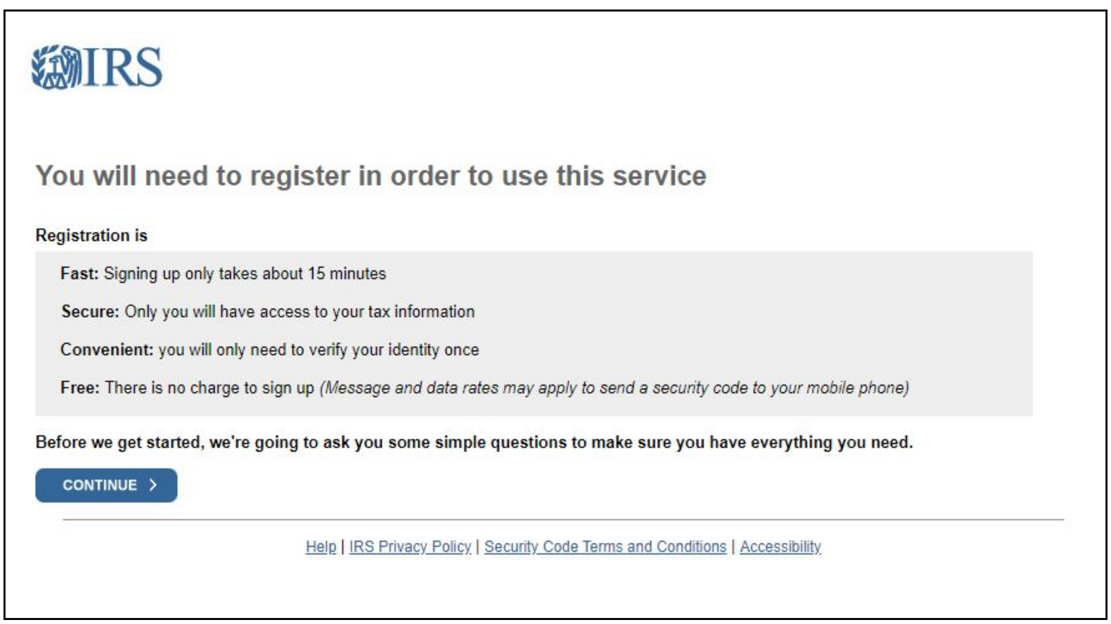
To proceed, you must either sign up or sign in.

1. If you already have an account, sign in and click here to skip to the *Accessing Your Tax Transcripts* section.

2. If you do not have an account, click **Create Account.**



3. Before you get started, the IRS will ask you some simple questions to make sure you have everything you need. Click **Continue**.



4. If you have the information available click **Yes**; if not, click **No**.

a. If you do not have all the information they need at this step, you can continue with the process once you have the information handy.

b. **Please Note:** If you do not have the necessary information available, please come back to Step 1 when you do.

5. In order to register, you must verify your financial account.

   a. To verify your identity, the IRS will need a number from ONE of your financial accounts. They can use any one of the following:

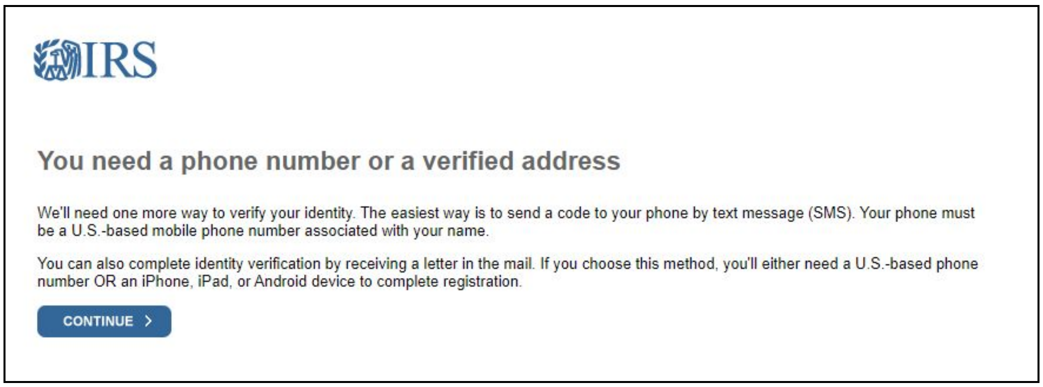
      - Credit card
      - Student loan
      - Mortgage or home equity loan
      - Home equity line of credit
      - Auto loan

   b. You will only need to provide the loan account number or a few digits from a credit card number. The IRS only uses this information to verify your identity. You will not be charged any money. Rest assured that you are not sharing any account balances or other financial information with the IRS by providing this number.

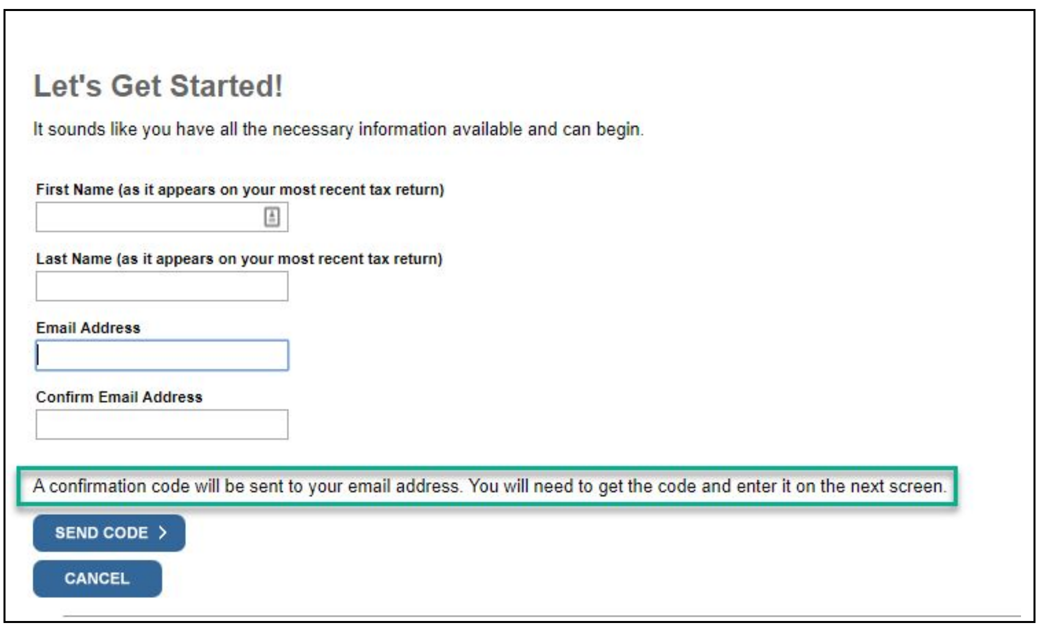
c. A soft inquiry will show up on your credit report to let you know that the IRS accessed your credit report information. This will not increase or decrease your credit score and lenders will not be able to see this.

d. If you have this financial information available click **Yes**. If you do not have the account information on hand, click **No**.

6. The next screen will ask you to provide a phone number or a verified address. Click **Continue**.



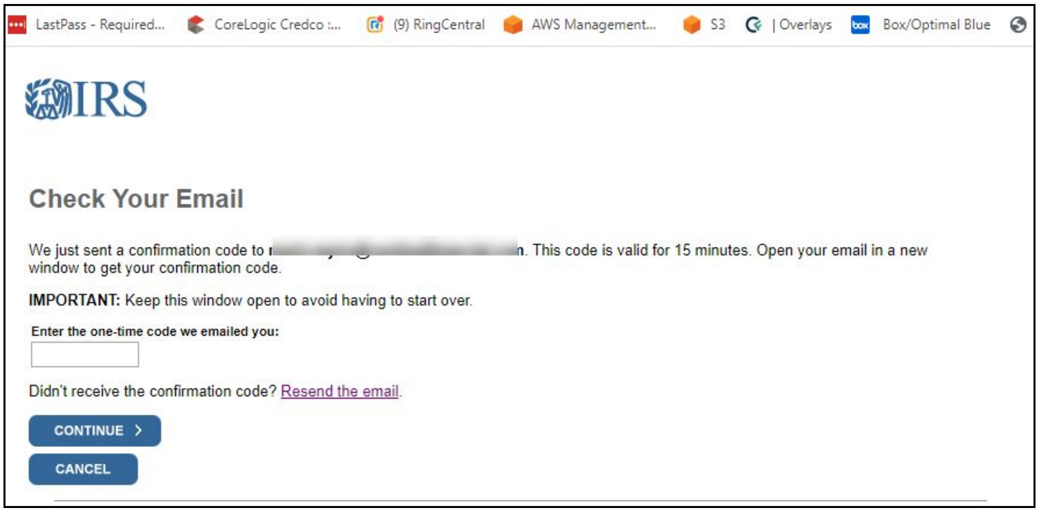
7. Now, you will be able to get started. Enter your information and click **Send Code**.



8. Check your email for the confirmation code. It should come from a sender named irs.online.services@irs.gov.

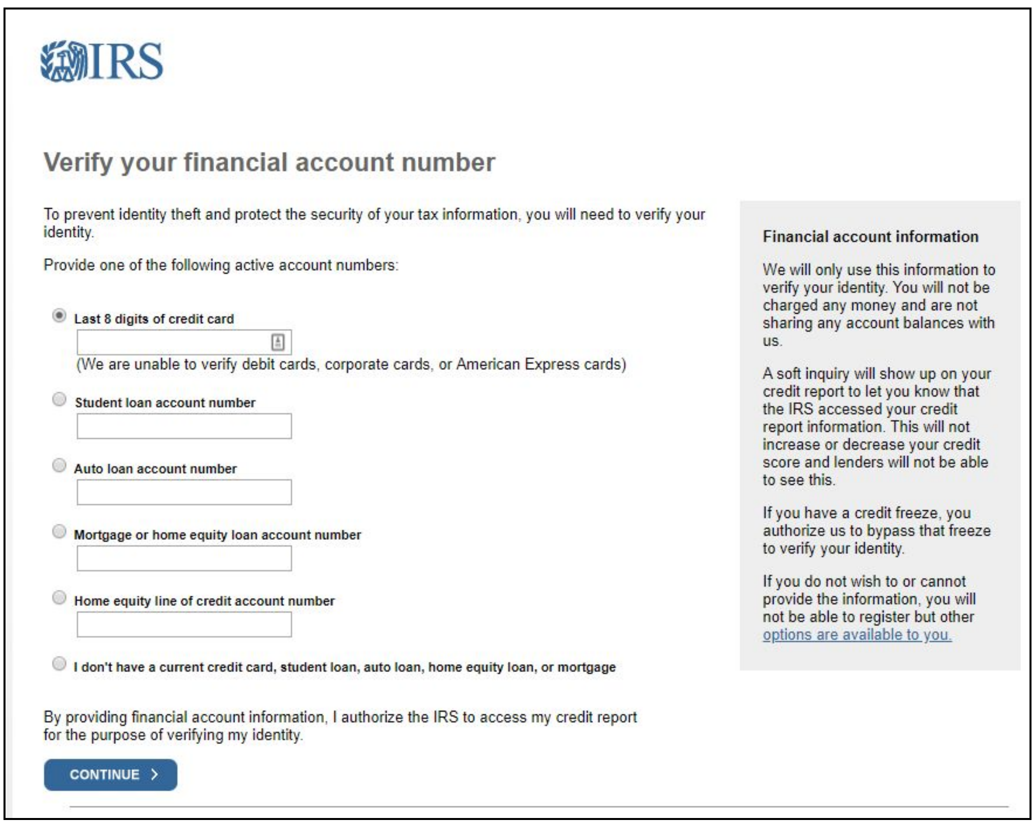
a. **Please Note:** This one-time code is only available for 15 minutes.

9. Return to the IRS webpage, enter the code, and click **Continue**.



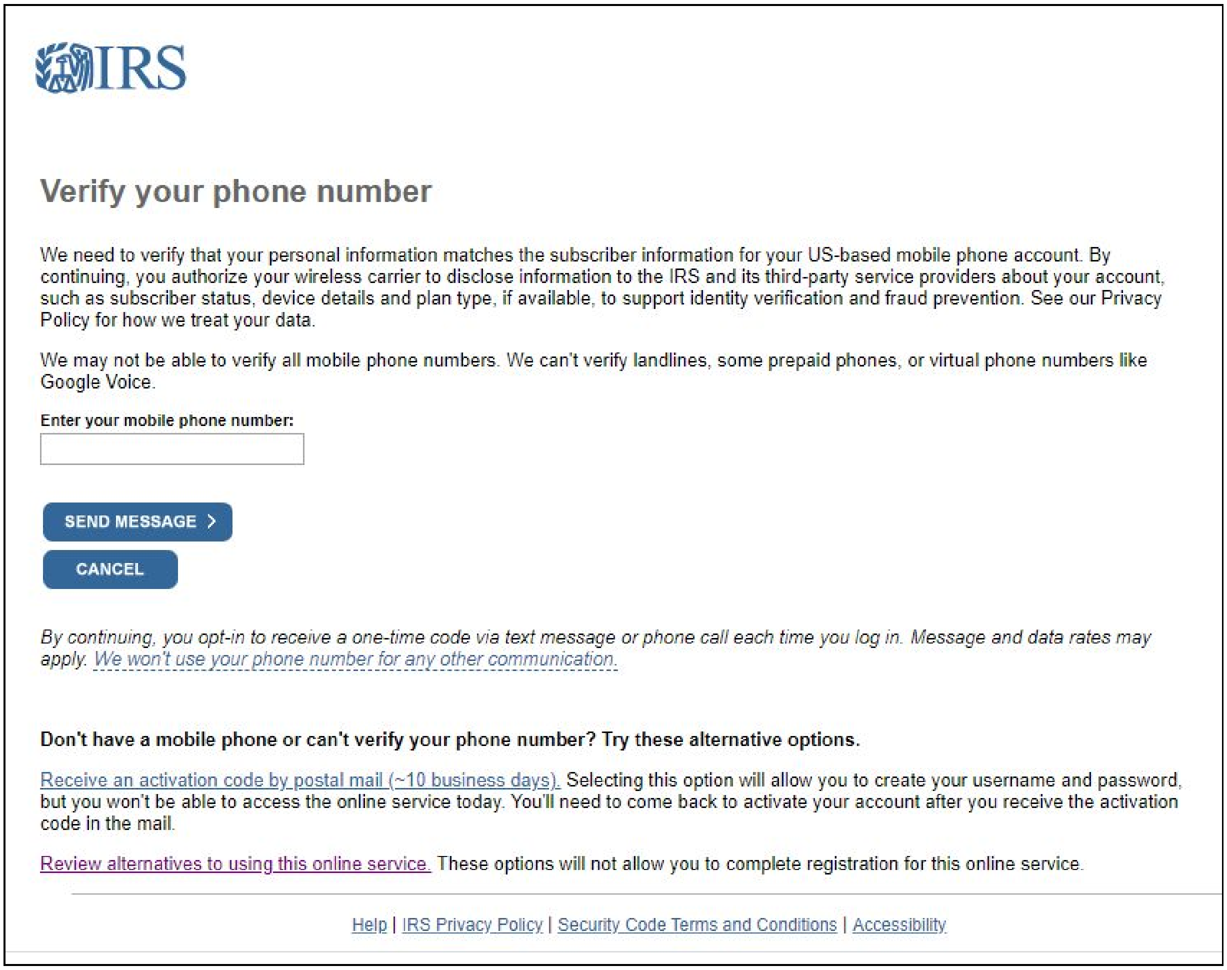
10. Then, enter your personal information and click **Continue**.

11. Next, verify your financial account number and click **Continue**.



12. Verify your mobile phone number and click **Send Message**.

a. **Please Note:** The phone number must be a mobile phone that has your name on the account. If you do not have a mobile phone that has your name on the account, you will not be able to utilize the online service.


IRS

Verify your phone number

We need to verify that your personal information matches the subscriber information for your US-based mobile phone account. By continuing, you authorize your wireless carrier to disclose information to the IRS and its third-party service providers about your account, such as subscriber status, device details and plan type, if available, to support identity verification and fraud prevention. See our Privacy Policy for how we treat your data.

We may not be able to verify all mobile phone numbers. We can't verify landlines, some prepaid phones, or virtual phone numbers like Google Voice.

Enter your mobile phone number:

SEND MESSAGE >

CANCEL

By continuing, you opt-in to receive a one-time code via text message or phone call each time you log in. Message and data rates may apply. We won't use your phone number for any other communication.

Don't have a mobile phone or can't verify your phone number? Try these alternative options.

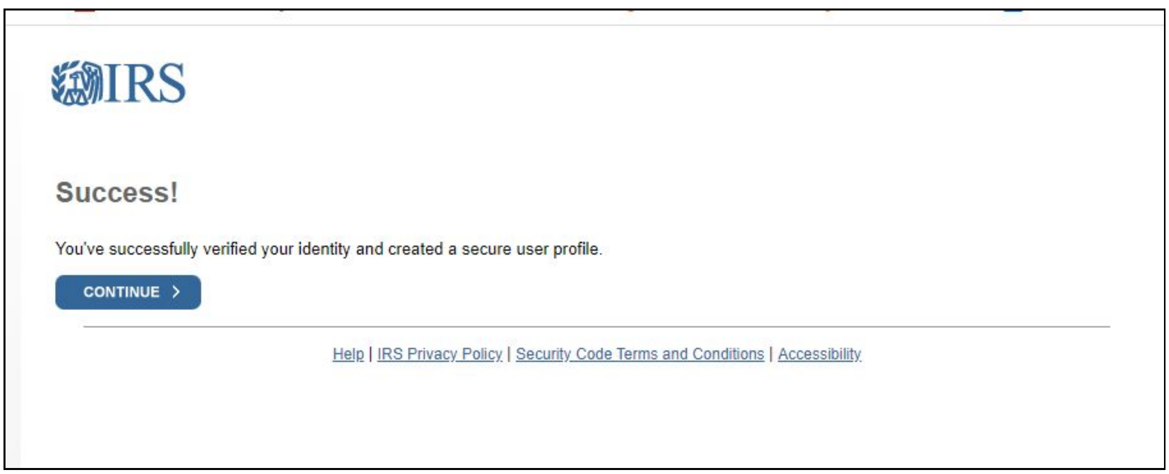
Receive an activation code by postal mail (~10 business days). Selecting this option will allow you to create your username and password, but you won't be able to access the online service today. You'll need to come back to activate your account after you receive the activation code in the mail.

Review alternatives to using this online service. These options will not allow you to complete registration for this online service.

Help | IRS Privacy Policy | Security Code Terms and Conditions | Accessibility

13. Enter the activation code that was sent to your phone. Click **Continue**.

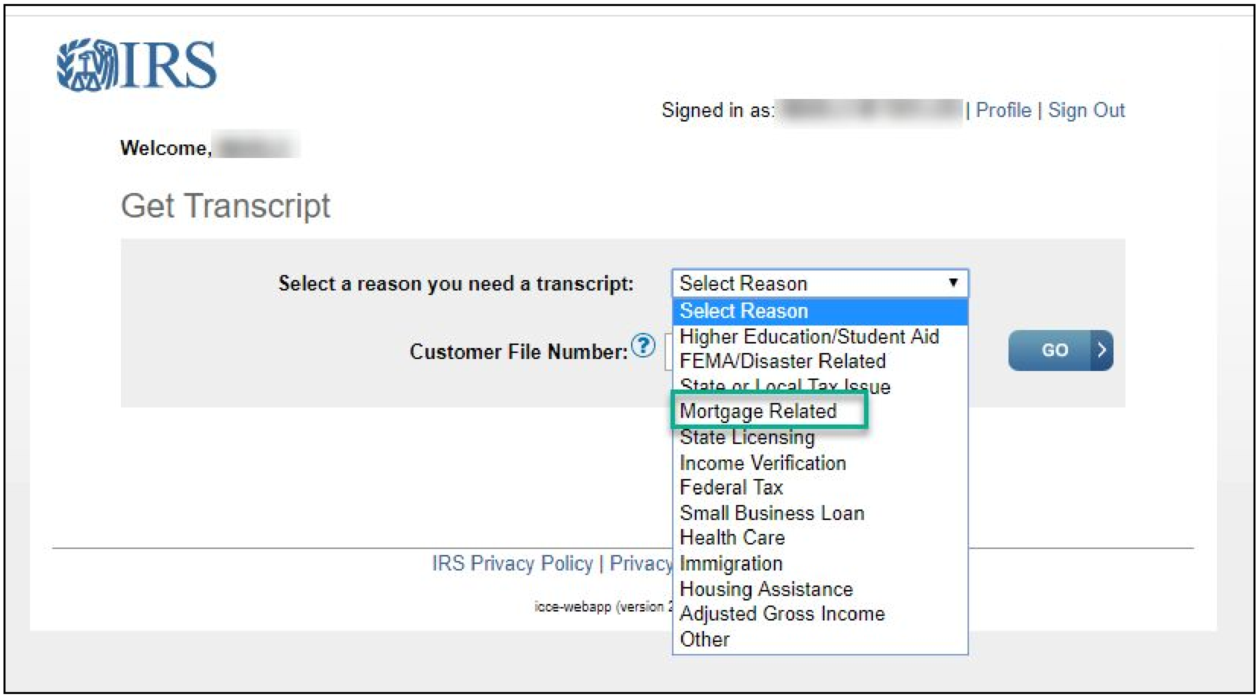
14. Next, you will be prompted to create your account. Fill in all of the necessary information and click **Continue**.
15. You have now successfully verified your identity and created a secure user profile. Click **Continue**.



Accessing Your Tax Transcripts

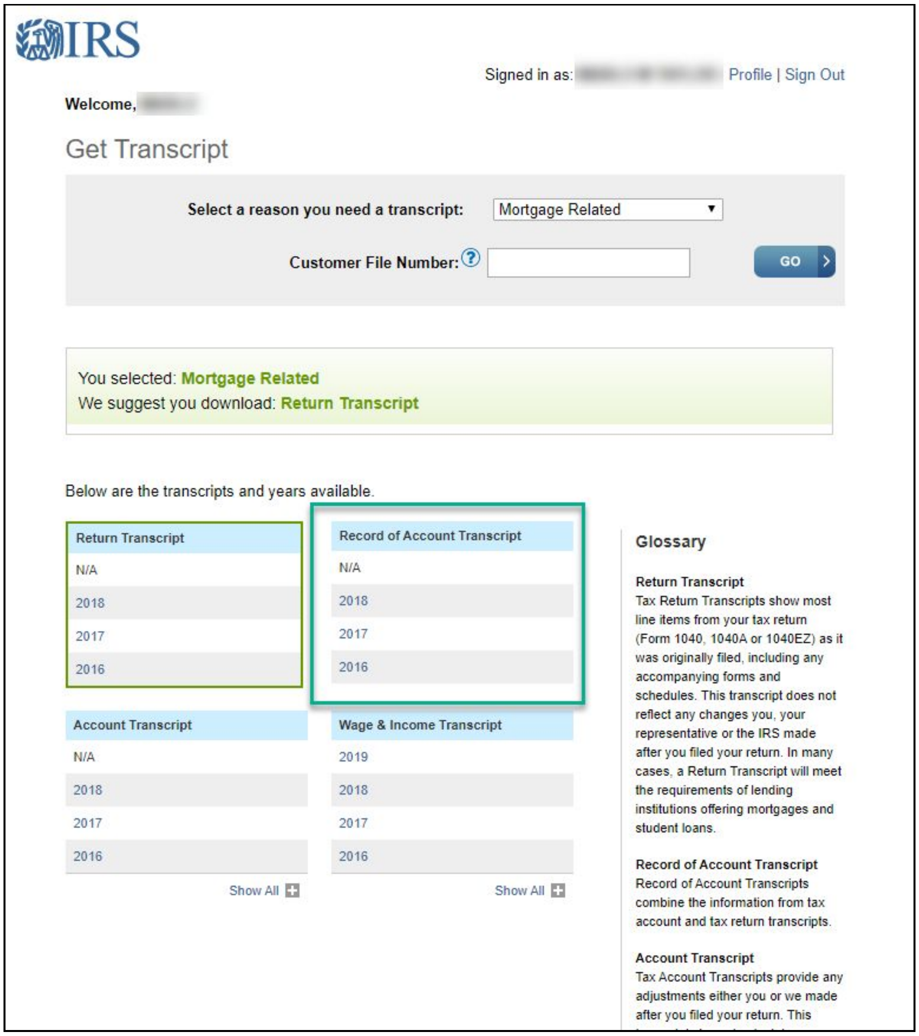
Once you have created your account or signed into your previous IRS account, you may now access your tax transcripts.

1. You will be prompted to select the reason for which you need a transcript. Select **Mortgage Related** from the drop-down menu and click **Go**.
    a. **Please Note:** You do not need to input a Customer File Number.



2. Under **"Record of Account Transcript,"** click on the year that is required, for example, 2018. This will open a new page where you can download, print, or save the transcript to your computer.

    a. **Please Note:** Your transaction may require multiple years of transcripts as outlined in your Borrower Dashboard. If multiple years are required, click each year's link and download, print, or save the transcript to your computer.



3. Now that you have your transcripts, upload them to your Borrower Dashboard in Octane. This is the preferred and most secure way to provide the documentation to your transaction coordinator.

4. All set! You have now successfully obtained your tax transcripts from the IRS.

If you have any questions relating to this process or providing your IRS tax transcripts to Cardinal Financial, please contact your loan officer or Cardinal Financial's Customer Care team at (855) 561-4944.