



# 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.

### Request Online

#### What You Need

To register and use this service, you need:

- your [SSN](#), date of birth, filing status and mailing address from latest tax return,
- access to your email account,
- your personal account number from a credit card, mortgage, home equity loan, home equity line of credit or car loan, and
- a mobile phone with your name on the account.

#### What You Get

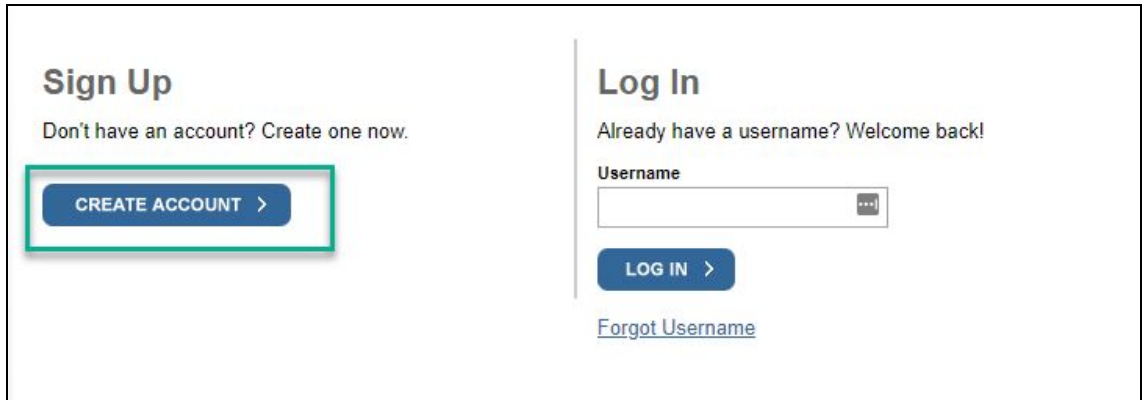
- All [transcript types](#) are available online
- View, print or download your transcript
- Username and password to return later

[Get Transcript Online](#)

## How to Create an IRS Account

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

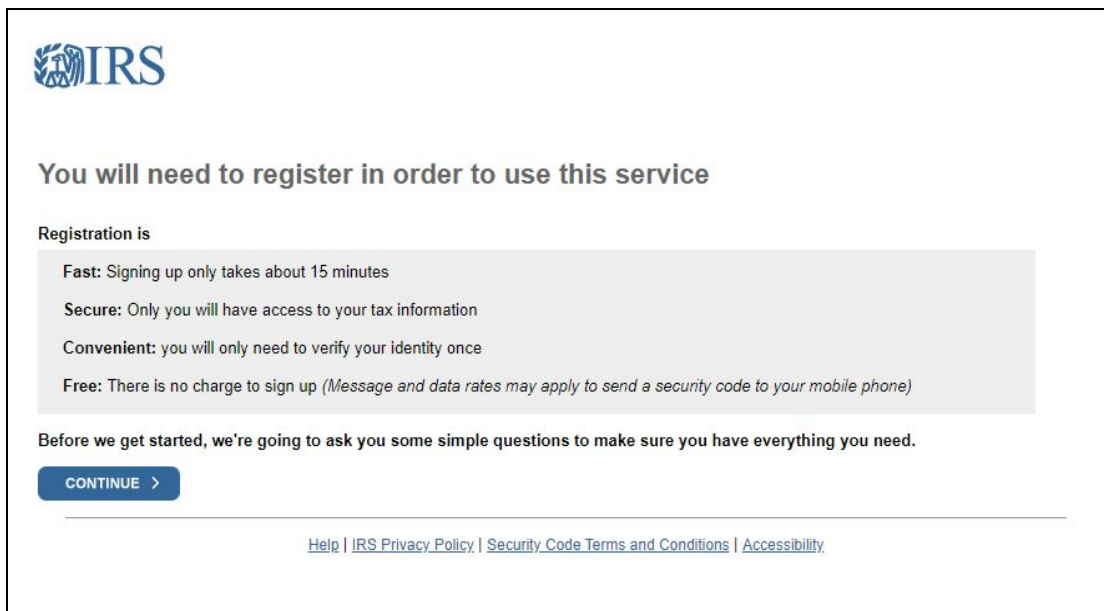
1. If you already have an account, sign in and [click here](#) to skip to the *Accessing Your Tax Transcripts* section.
2. If you do not have an account, click **Create Account**.



The screenshot shows two columns: "Sign Up" and "Log In".

- Sign Up:** Includes the text "Don't have an account? Create one now." and a blue button labeled "CREATE ACCOUNT >".
- Log In:** Includes the text "Already have a username? Welcome back!", a "Username" label, a text input field with a clear button, a blue button labeled "LOG IN >", and a link for "Forgot Username".

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



The screenshot shows the IRS logo at the top left. Below it is the heading "You will need to register in order to use this service".

**Registration is**

- Fast:** Signing up only takes about 15 minutes
- Secure:** Only you will have access to your tax information
- Convenient:** you will only need to verify your identity once
- Free:** There is no charge to sign up (Message and data rates may apply to send a security code to your mobile phone)


Before we get started, we're going to ask you some simple questions to make sure you have everything you need.

CONTINUE >

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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.



## You will need some information about yourself to register

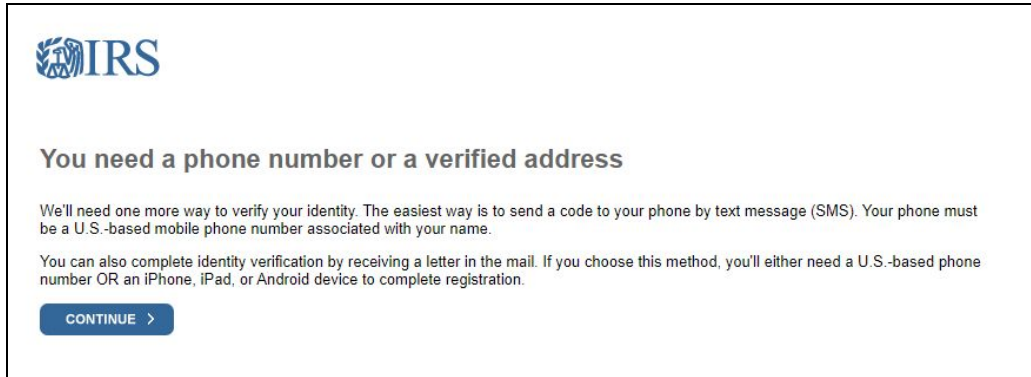
Please have the following information and materials to complete registration:

- Full Name
- Email
- Birthdate
- Social Security Number (SSN) or Individual Tax Identification Number (ITIN)
- Tax filing status
- Current address

Do you have this information available?

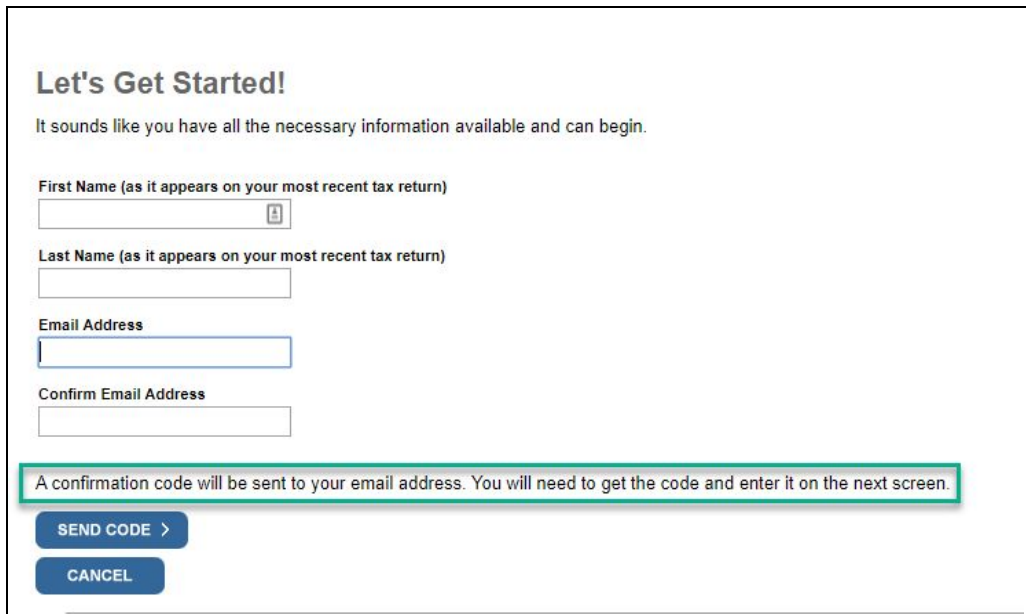
5. In order to register, you must verify your financial account.
  - a. To verify your identity, the IRS will need a number from ONE of your financial accounts. They can use any one of the following:
    - Credit card
    - Student loan
    - Mortgage or home equity loan
    - Home equity line of credit
    - 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**.



The screenshot shows the IRS logo at the top left. Below it, the heading reads "You need a phone number or a verified address". The text explains that the IRS needs one more way to verify identity, with the easiest being a text message (SMS) to a U.S.-based mobile phone number. It also mentions an alternative method of receiving a letter in the mail, which would require a U.S.-based phone number or an iPhone, iPad, or Android device. At the bottom, there is a blue button labeled "CONTINUE >" with a right-pointing arrow.

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



The screenshot displays a registration screen titled "Let's Get Started!". It states, "It sounds like you have all the necessary information available and can begin." Below this, there are four input fields: "First Name (as it appears on your most recent tax return)", "Last Name (as it appears on your most recent tax return)", "Email Address", and "Confirm Email Address". A green-bordered box highlights the text: "A confirmation code will be sent to your email address. You will need to get the code and enter it on the next screen." At the bottom, there are two blue buttons: "SEND CODE >" and "CANCEL".

8. Check your email for the confirmation code. It should come from a sender named [irs.online.services@irs.gov](mailto:irs.online.services@irs.gov).
  - a. **Please Note:** This one-time code is only available for 15 minutes.

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

LastPass - Required... CoreLogic Credco ... (9) RingCentral AWS Management... S3 | Overlays Box/Optimal Blue

**IRS**

### Check Your Email

We just sent a confirmation code to [redacted]. This code is valid for 15 minutes. Open your email in a new window to get your confirmation code.

**IMPORTANT:** Keep this window open to avoid having to start over.

Enter the one-time code we emailed you:

Didn't receive the confirmation code? [Resend the email](#).

**CONTINUE >**

**CANCEL**

- Then, enter your personal information and click **Continue**.
- Next, verify your financial account number and click **Continue**.

**IRS**

### Verify your financial account number

To prevent identity theft and protect the security of your tax information, you will need to verify your identity.

Provide one of the following active account numbers:

**Last 8 digits of credit card**

(We are unable to verify debit cards, corporate cards, or American Express cards)

**Student loan account number**

**Auto loan account number**

**Mortgage or home equity loan account number**

**Home equity line of credit account number**

**I don't have a current credit card, student loan, auto loan, home equity loan, or mortgage**

By providing financial account information, I authorize the IRS to access my credit report for the purpose of verifying my identity.

**CONTINUE >**

**Financial account information**

We will only use this information to verify your identity. You will not be charged any money and are not sharing any account balances with us.


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.

If you have a credit freeze, you authorize us to bypass that freeze to verify your identity.

If you do not wish to or cannot provide the information, you will not be able to register but other [options are available to you](#).

- 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.



## 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.

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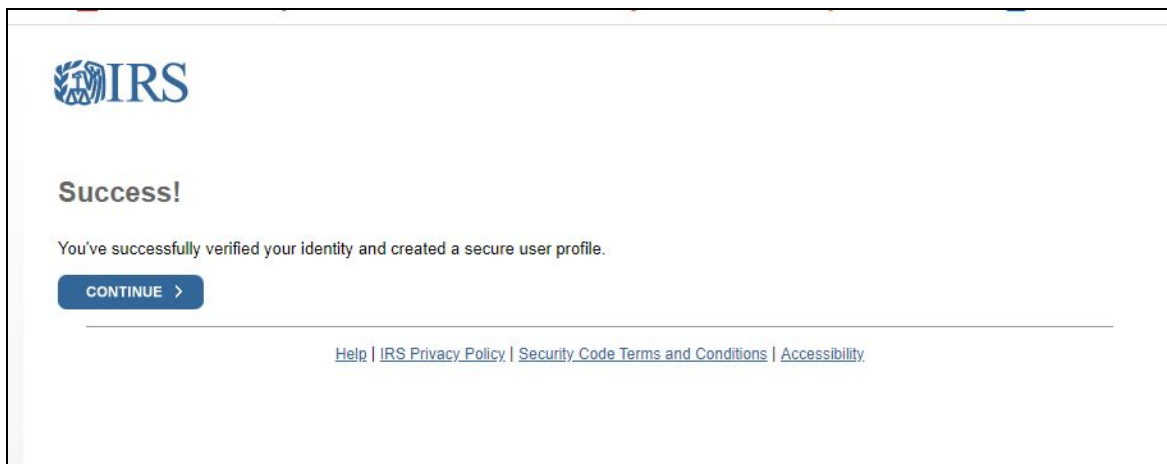
13. Enter the activation code that was sent to your phone. Click **Continue**.





The screenshot shows the IRS logo at the top left. Below it, the heading reads "We sent an activation code text message to your phone". Underneath, a message states: "The message contains a 6-digit activation code. Please enter the code below." There is a text input field labeled "6-digit activation code" and a link labeled "Try again" to its right. At the bottom, there are two buttons: "CONTINUE >" and "CANCEL".

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**.

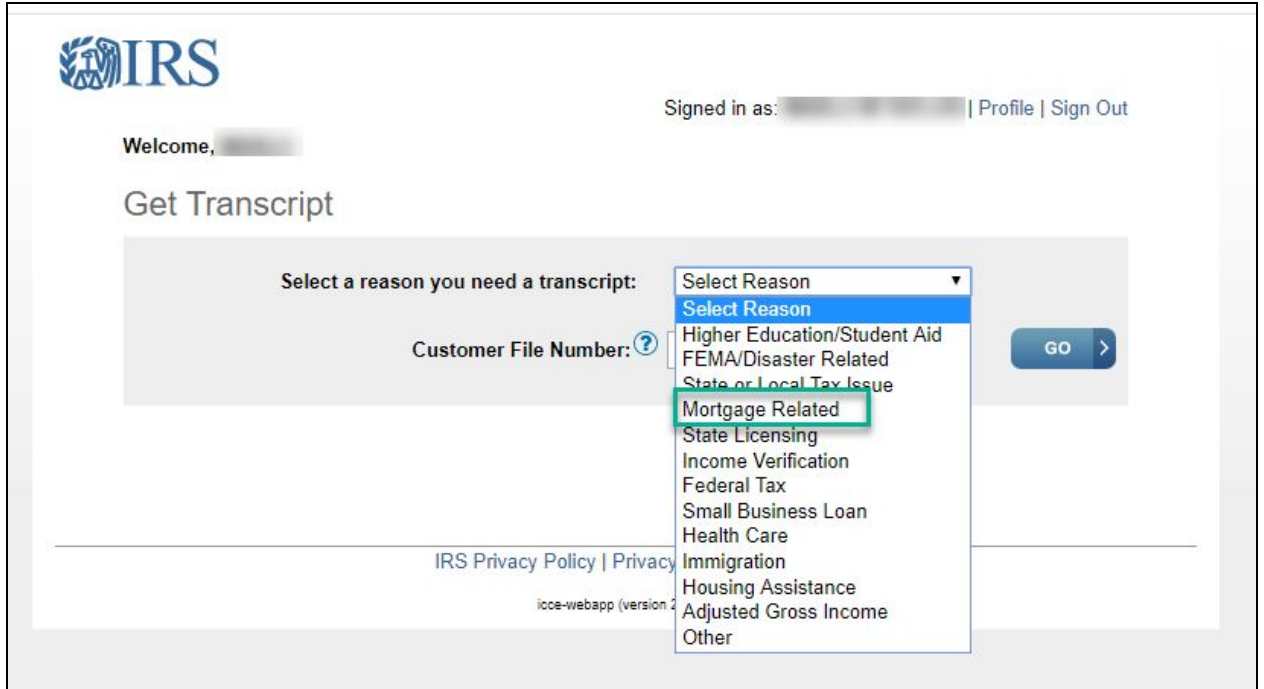


The screenshot shows the IRS logo at the top left. Below it, the heading reads "Success!". Underneath, a message states: "You've successfully verified your identity and created a secure user profile." At the bottom, there is a button labeled "CONTINUE >". At the very bottom, there is a footer with links: "Help | [IRS Privacy Policy](#) | [Security Code Terms and Conditions](#) | [Accessibility](#)".

## 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.

**IRS**

Signed in as: [redacted] Profile | Sign Out

Welcome, [redacted]

### Get Transcript

Select a reason you need a transcript: Mortgage Related

Customer File Number:  GO

You selected: **Mortgage Related**  
We suggest you download: **Return Transcript**

Below are the transcripts and years available.

Return Transcript	Record of Account Transcript
N/A	N/A
2018	2018
2017	2017
2016	2016

Account Transcript	Wage & Income Transcript
N/A	2019
2018	2018
2017	2017
2016	2016

Show All Show All

#### Glossary

**Return Transcript**  
Tax Return Transcripts show most line items from your tax return (Form 1040, 1040A or 1040EZ) as it was originally filed, including any accompanying forms and schedules. This transcript does not reflect any changes you, your representative or the IRS made after you filed your return. In many cases, a Return Transcript will meet the requirements of lending institutions offering mortgages and student loans.

**Record of Account Transcript**  
Record of Account Transcripts combine the information from tax account and tax return transcripts.

**Account Transcript**  
Tax Account Transcripts provide any adjustments either you or we made after you filed your return. This

- 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.
- 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.