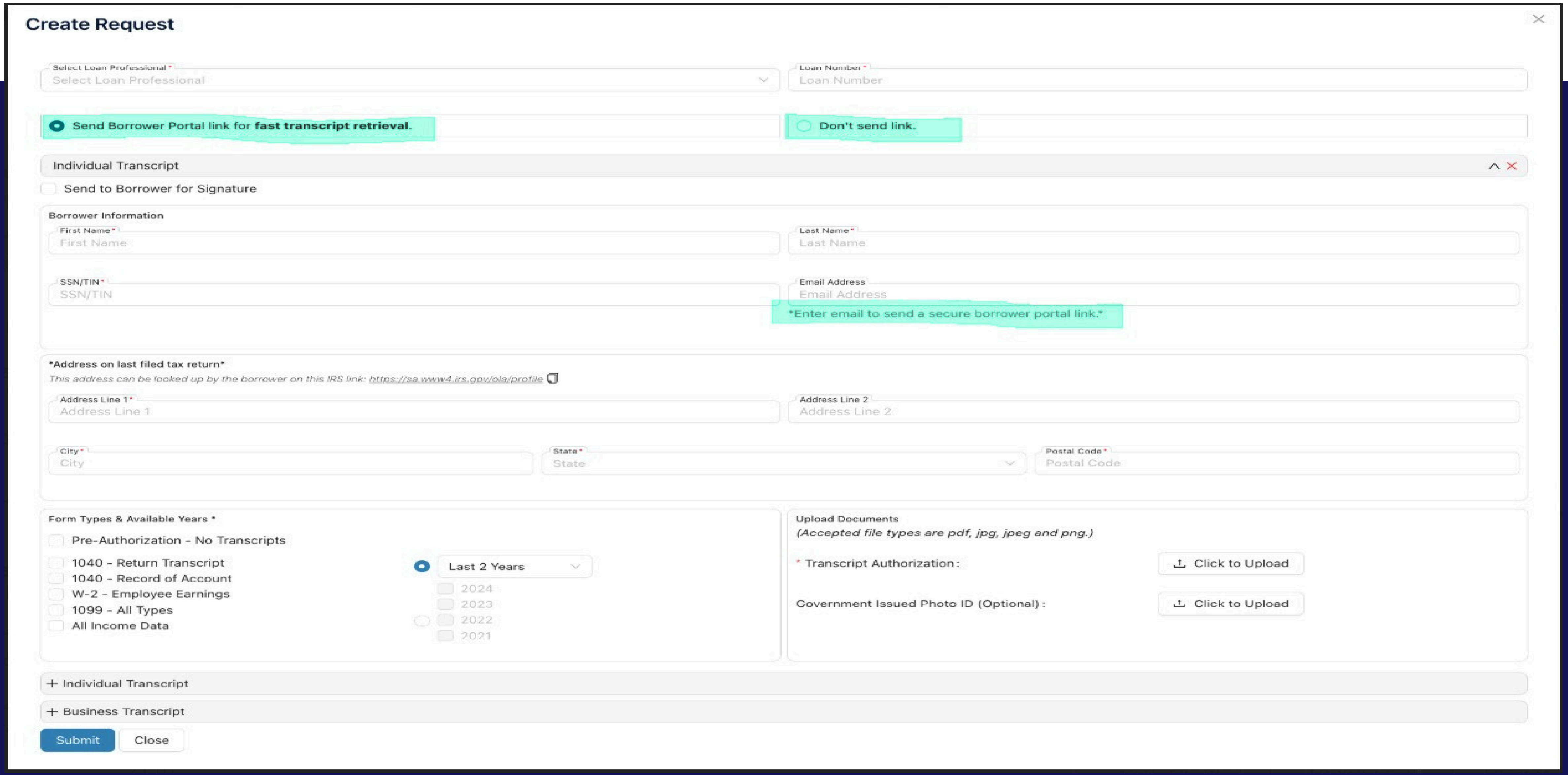
TrueTax

Your direct link to the IRS Borrower Experience Portal: The Fast-Track Solution for Transcript Retrieval.

Order Submission Request Form

Thereare noworkflow changesto theorder process with our new **Borrower Experience Feature Enhancement for the ID.me Pathway.** Theonly updatewillbe therevised wording, ashighlighted below.



Create Request

Select Loan Professional *
Select Loan Professional

Loan Number *
Loan Number

Send Borrower Portal link for **fast transcript retrieval**.

Don't send link.

Individual Transcript

Send to Borrower for Signature

Borrower Information

First Name *
First Name

Last Name *
Last Name

SSN/TIN *
SSN/TIN

Email Address
Email Address

Enter email to send a secure borrower portal link.

Address on last filed tax return

This address can be looked up by the borrower on this IRS link: https://sa.www4.irs.gov/ola/profile

Address Line 1 *
Address Line 1

Address Line 2
Address Line 2

City *
City

State *
State

Postal Code *
Postal Code

Form Types & Available Years *

Pre-Authorization - No Transcripts

1040 - Return Transcript

1040 - Record of Account

W-2 - Employee Earnings

1099 - All Types

All Income Data

Last 2 Years

2024

2023

2022

2021

Upload Documents

(Accepted file types are pdf, jpg, jpeg and png.)

* Transcript Authorization : Click to Upload

Government Issued Photo ID (Optional) : Click to Upload

+ Individual Transcript

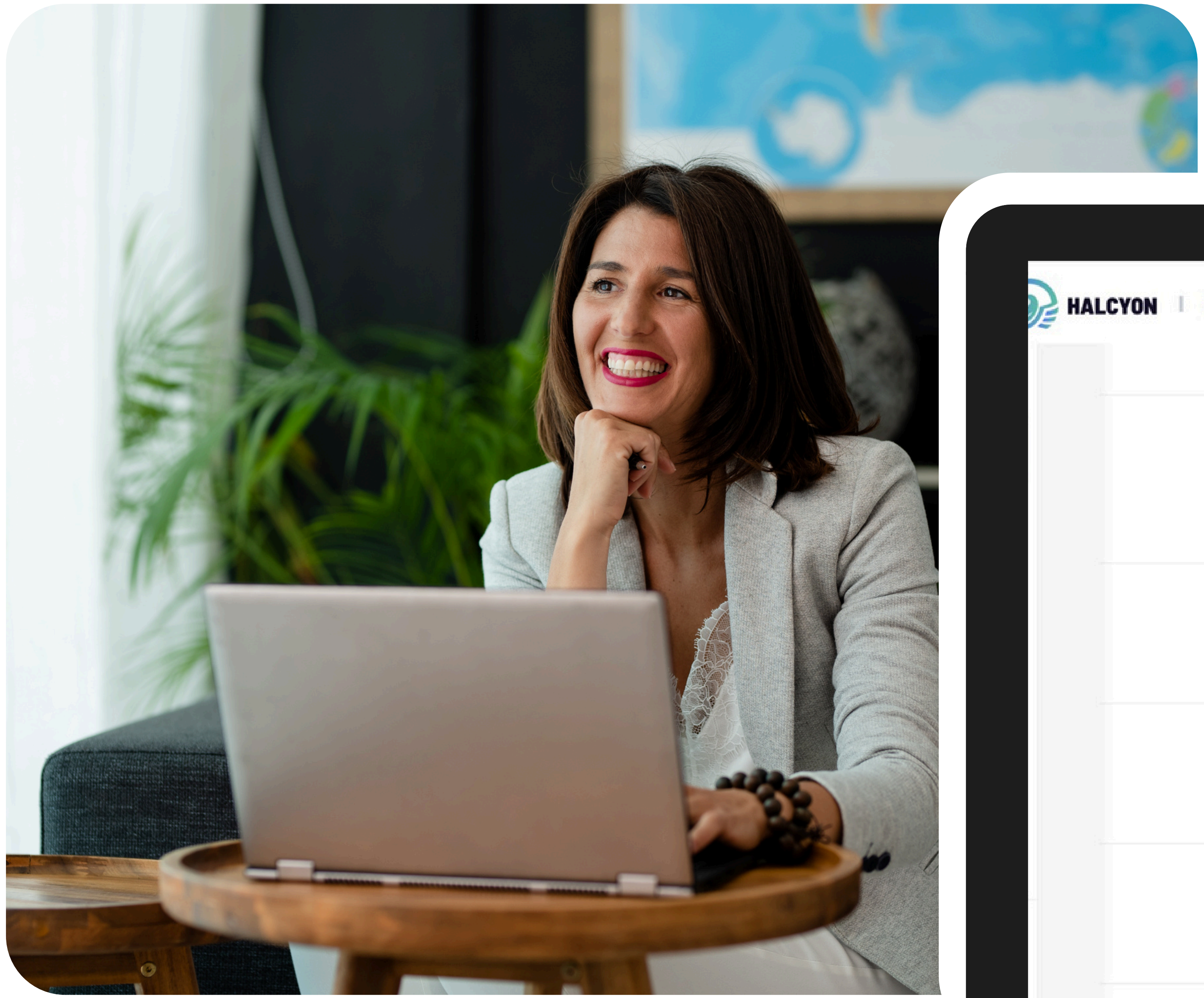
+ Business Transcript

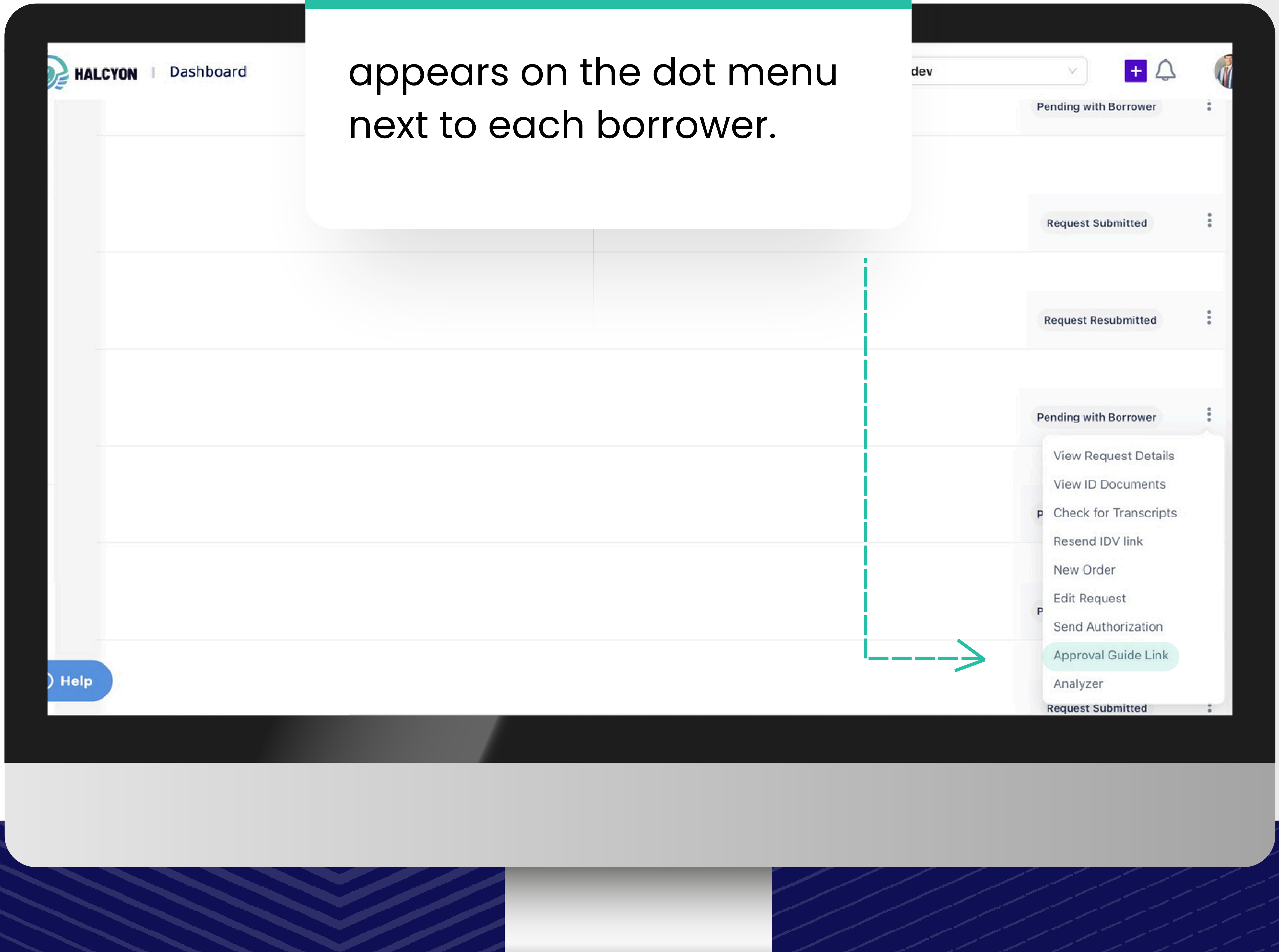
Submit Close

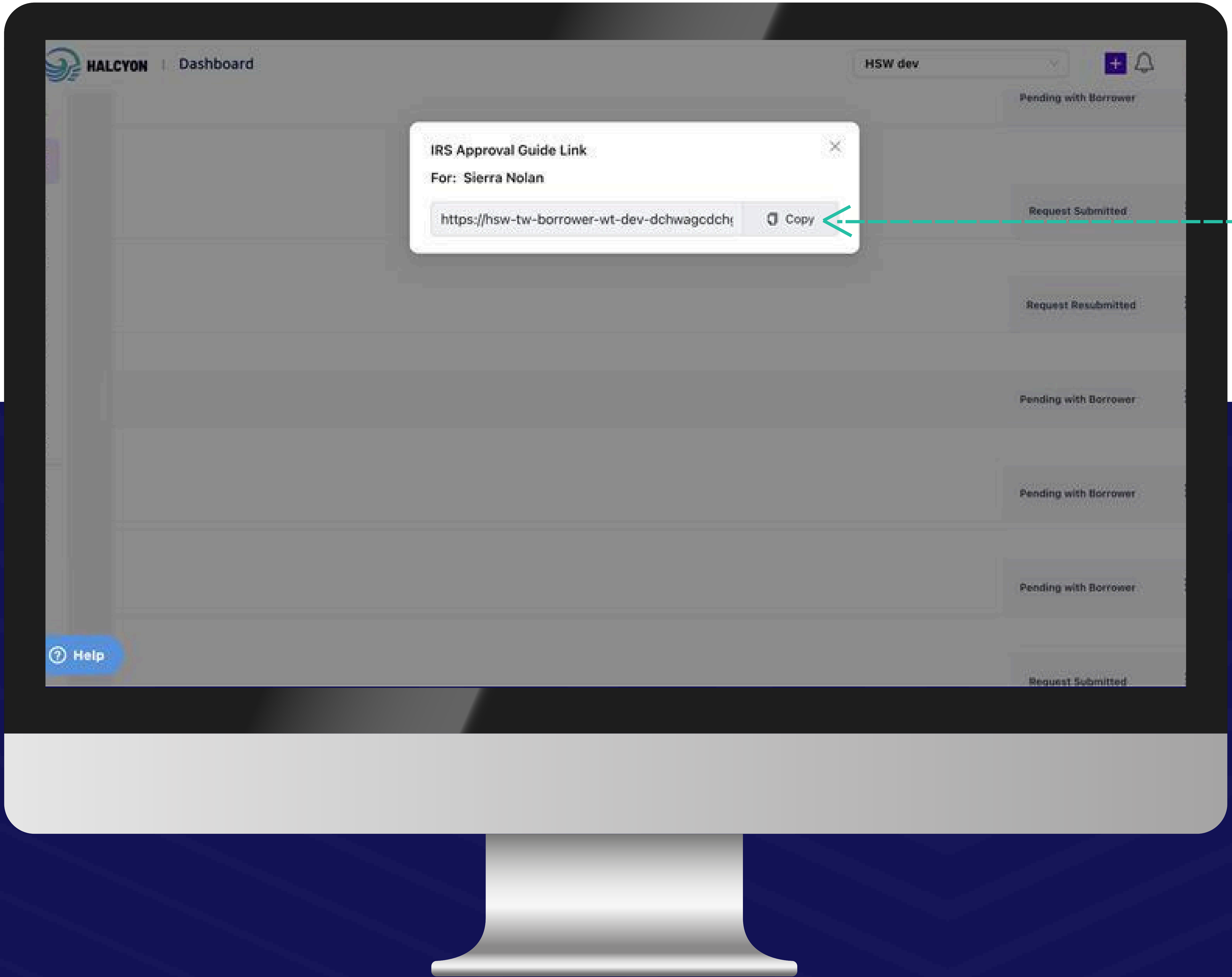
Approval guide link

x

appears on the dot menu next to each borrower.







This pops **open a window with the link** for the borrower.

IRS Approval guide Feature

What is the IRS Approval Guide Feature?

The IRS Approval Guide is a newly implemented feature designed to **help borrowers easily understand the approval process**.

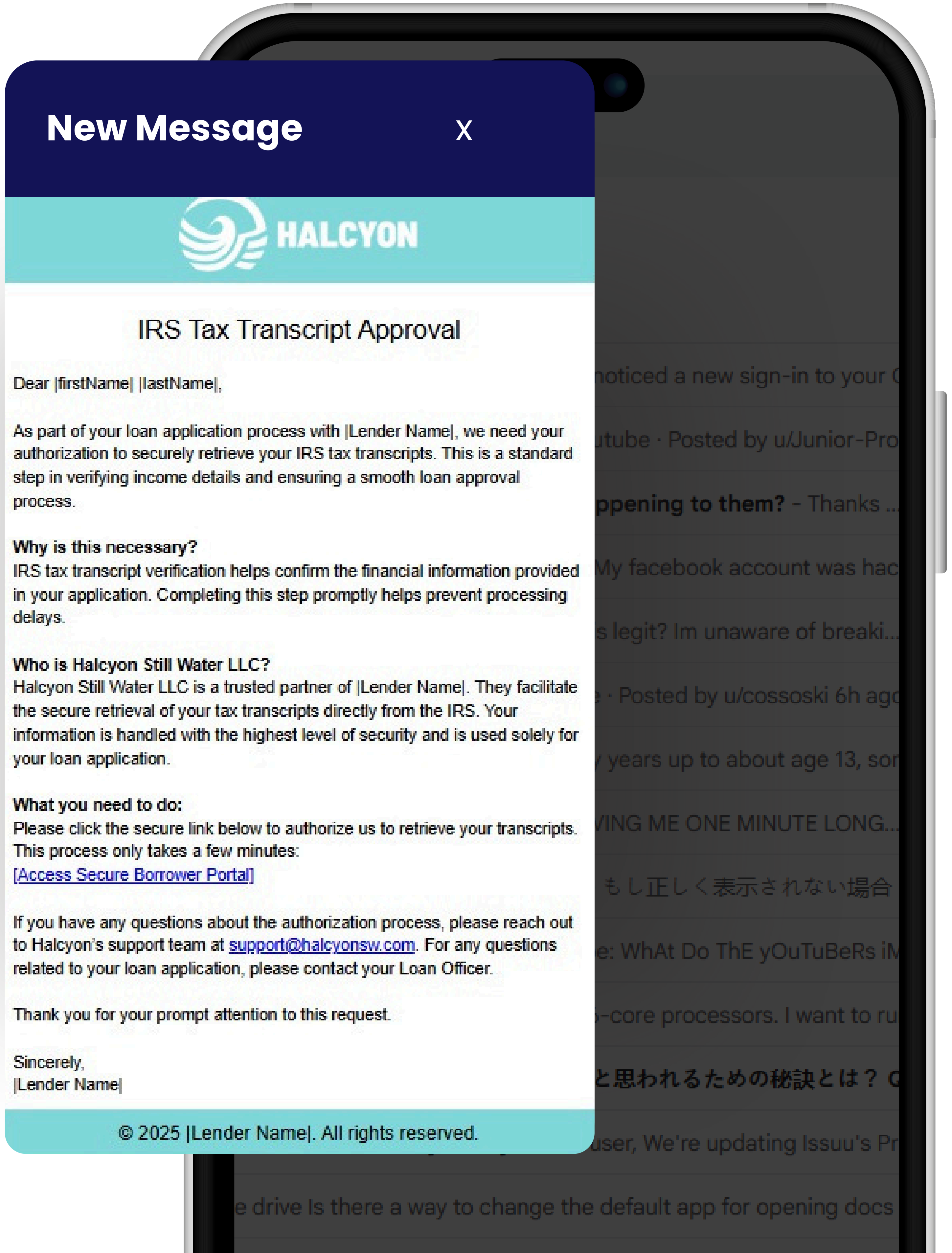
It streamlines the authorization request approval, **enabling faster decision-making.**

This feature significantly **reduces** the overall turnaround **time for processing transcript orders.**

How Will the Borrower Access This Feature?

The link to access the IRS Approval Guide will be included in the email the borrower receives to provide approval. They simply need to click on the link to proceed.

In the email, ***<Borrower Portal>*** the red-highlighted section will contain the link. This is an email template for reference purposes.



New Message X

HALCYON

IRS Tax Transcript Approval

Dear |firstName| |lastName|,

As part of your loan application process with |Lender Name|, we need your authorization to securely retrieve your IRS tax transcripts. This is a standard step in verifying income details and ensuring a smooth loan approval process.

Why is this necessary?
IRS tax transcript verification helps confirm the financial information provided in your application. Completing this step promptly helps prevent processing delays.

Who is Halcyon Still Water LLC?
Halcyon Still Water LLC is a trusted partner of |Lender Name|. They facilitate the secure retrieval of your tax transcripts directly from the IRS. Your information is handled with the highest level of security and is used solely for your loan application.

What you need to do:
Please click the secure link below to authorize us to retrieve your transcripts. This process only takes a few minutes:
[Access Secure Borrower Portal]

If you have any questions about the authorization process, please reach out to Halcyon's support team at support@halcyonsw.com. For any questions related to your loan application, please contact your Loan Officer.

Thank you for your prompt attention to this request.

Sincerely,
|Lender Name|

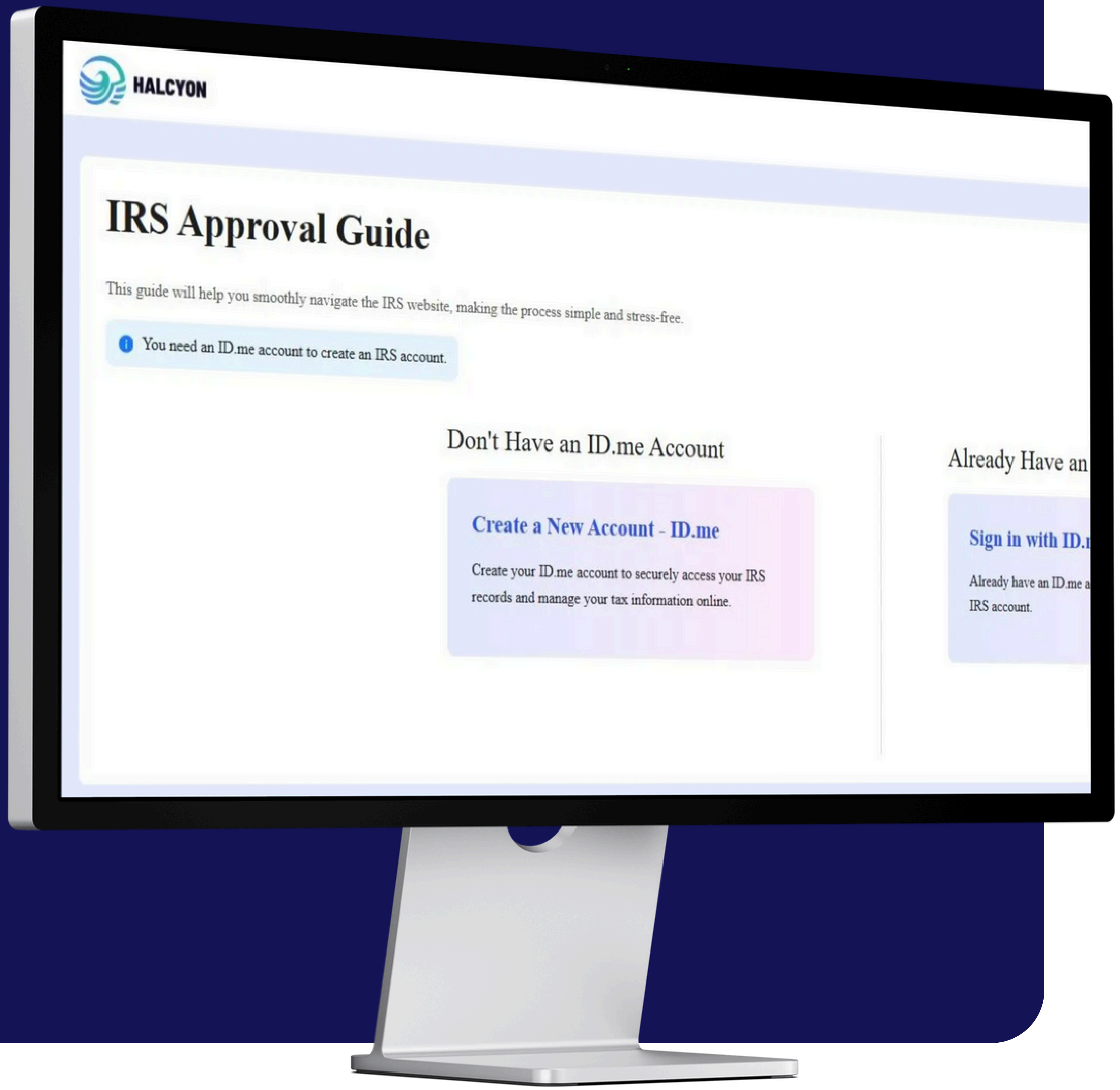
How to Use the IRS Approval Guide Feature

Once the borrower receives the email, they can **click on the link provided in the email** body.

Clicking the link will redirect the user to the screen below. From here, they can **follow the steps** to easily create an IRS account.

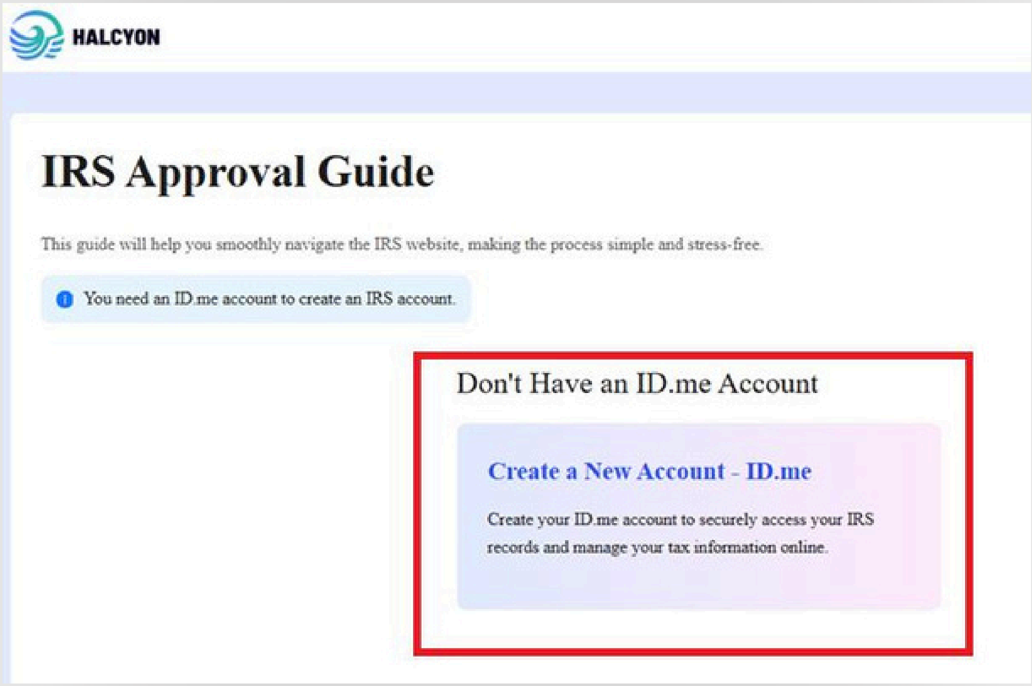
If they already have an account, they can simply follow the sign in steps and provide the necessary approval.

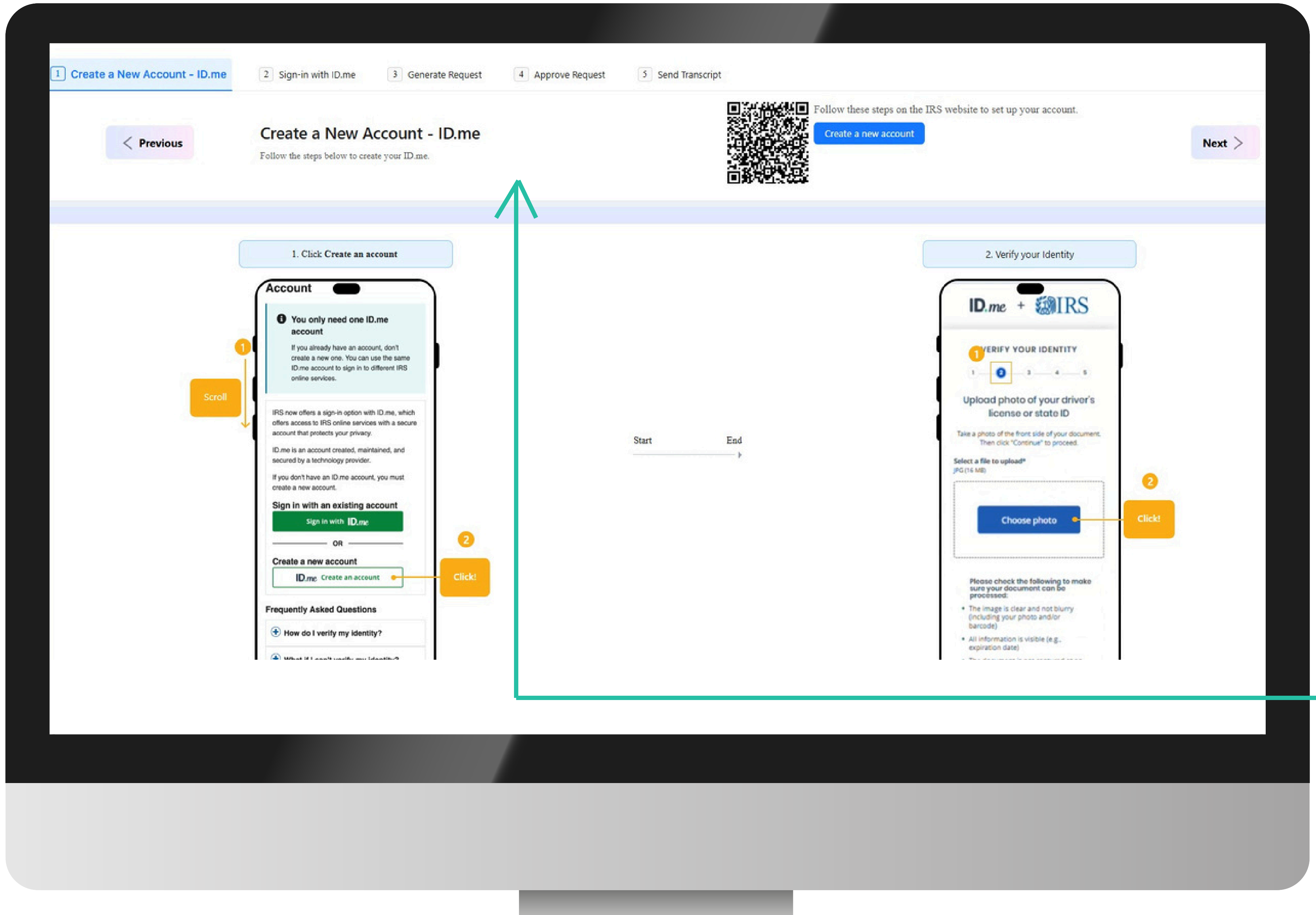
This guide includes the required steps for the borrower to complete in order to approve the Authorization request from their IRS account.



If the borrower does not have an IRS account, they should select the first option: **Create a New Account - ID.me.**

Note: An ID.me account is required to create an IRS account.





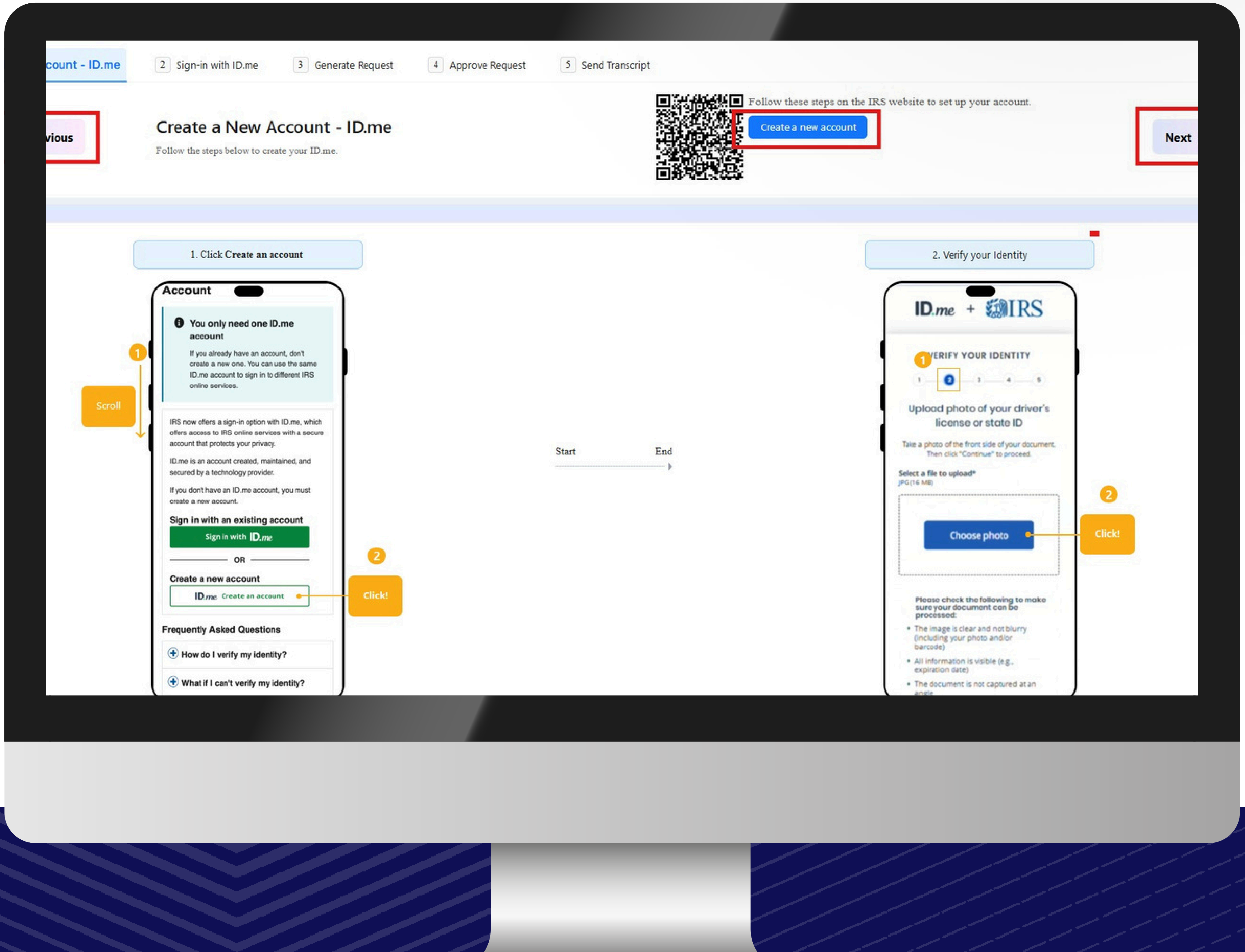
Clicking on **"Create a New Account – ID.me"** will redirect the borrower to this screen, where they can begin the

Step 1

At the top of the screen, the borrower will see an overview of the steps required to complete the IRS approval process.

Step 1 - Clicking on **"Create a New Account"** next to the QR code will redirect the user to the official IRS website to start the account creation process

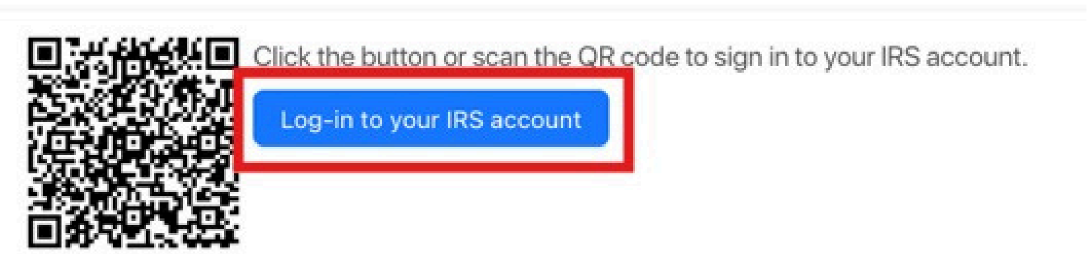
We've included screenshots of the first and last steps of creating an ID.me account. Once the borrower has created their ID.me account, they can proceed to the second step.

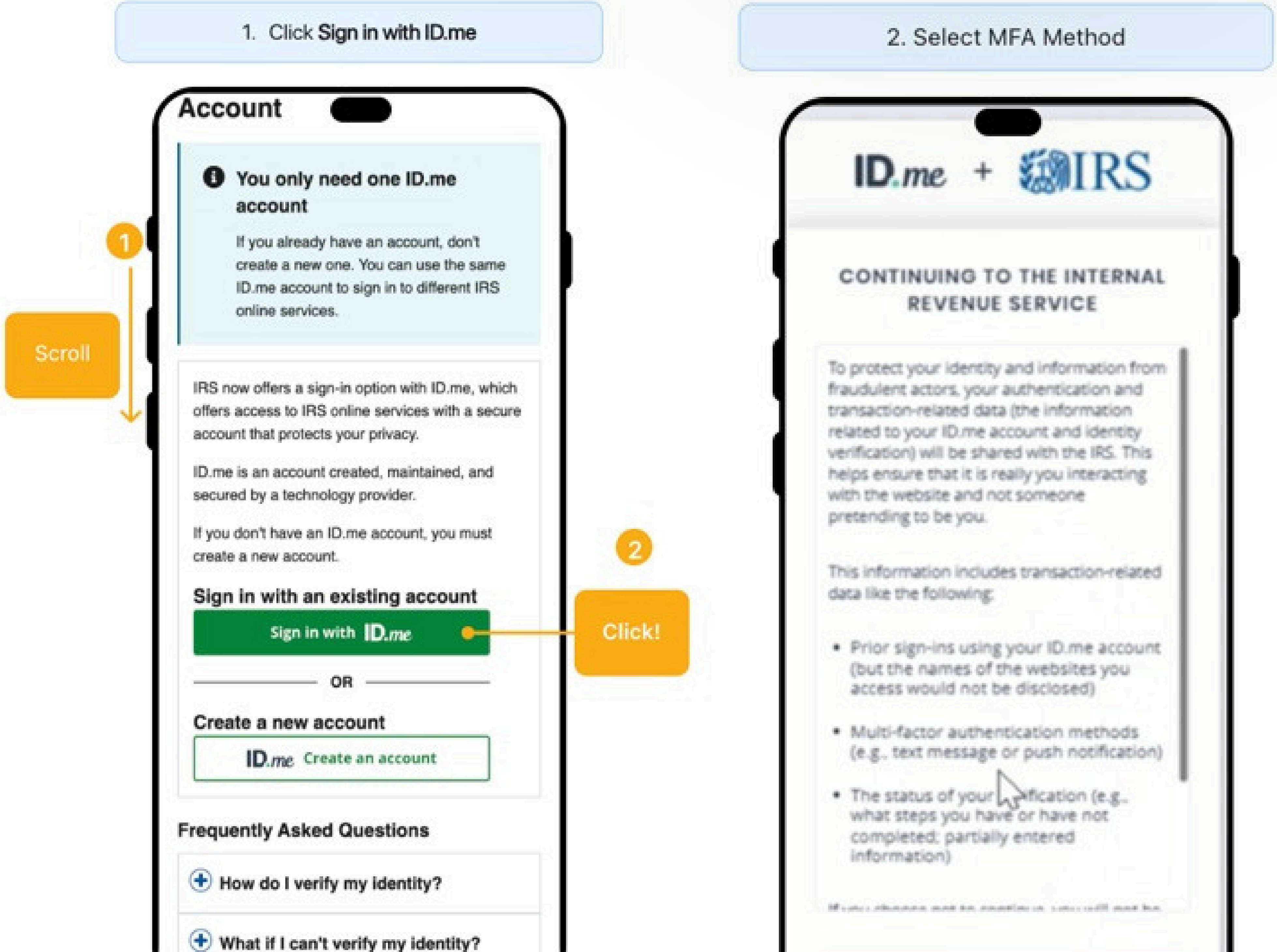


Step 2

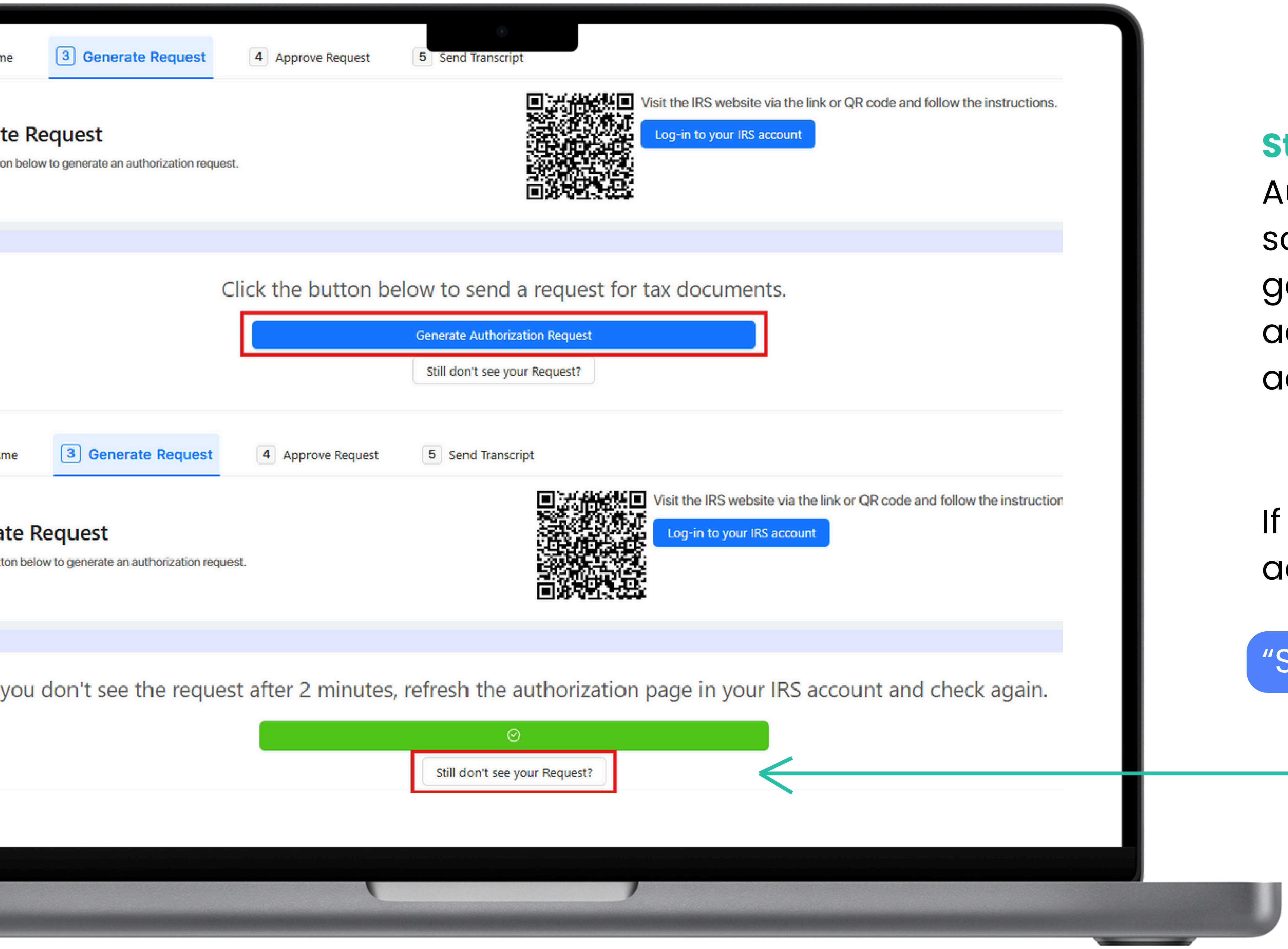
Step 2 – Click on **"Log in to your IRS account"** next to the QR code. This will redirect the user to the official IRS website to sign in to their IRS account. (Refer to the orange icon for guidance on where to click.)

At the bottom, we've included screenshots of the first and last steps of the **"Sign in with ID.me"** process. Once the borrower has signed in, they can proceed to Step 3.





Step 3



Step 3 – The borrower should click the “Generate Authorization Request” button (highlighted in the first screenshot) to generate the Authorization Request. After generating the request, they can log in to their IRS account, check the request, and provide approval accordingly.

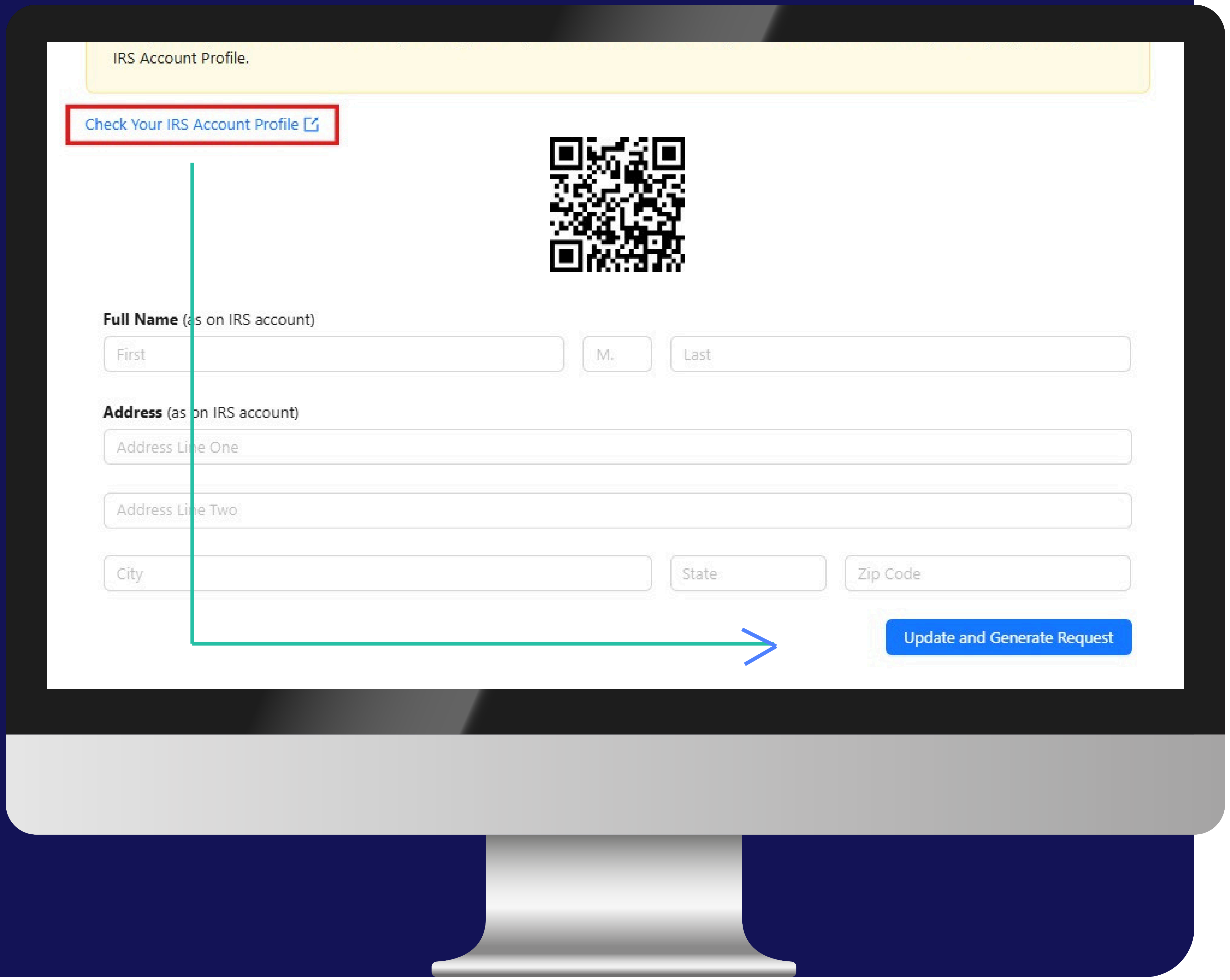
If the borrower **does not see the request** in their IRS account, even after generating it, they can click the

“Still don’t see your request” button

Once the borrower clicks on **"Still don't see your request,"** a pop-up window will appear.

Here, the borrower will need to provide their full name and address as listed in their IRS account. To verify the name and address in their IRS account, they can click on the highlighted link.

After entering the name and address, the borrower should click the **"Update and Generate Request"** button.

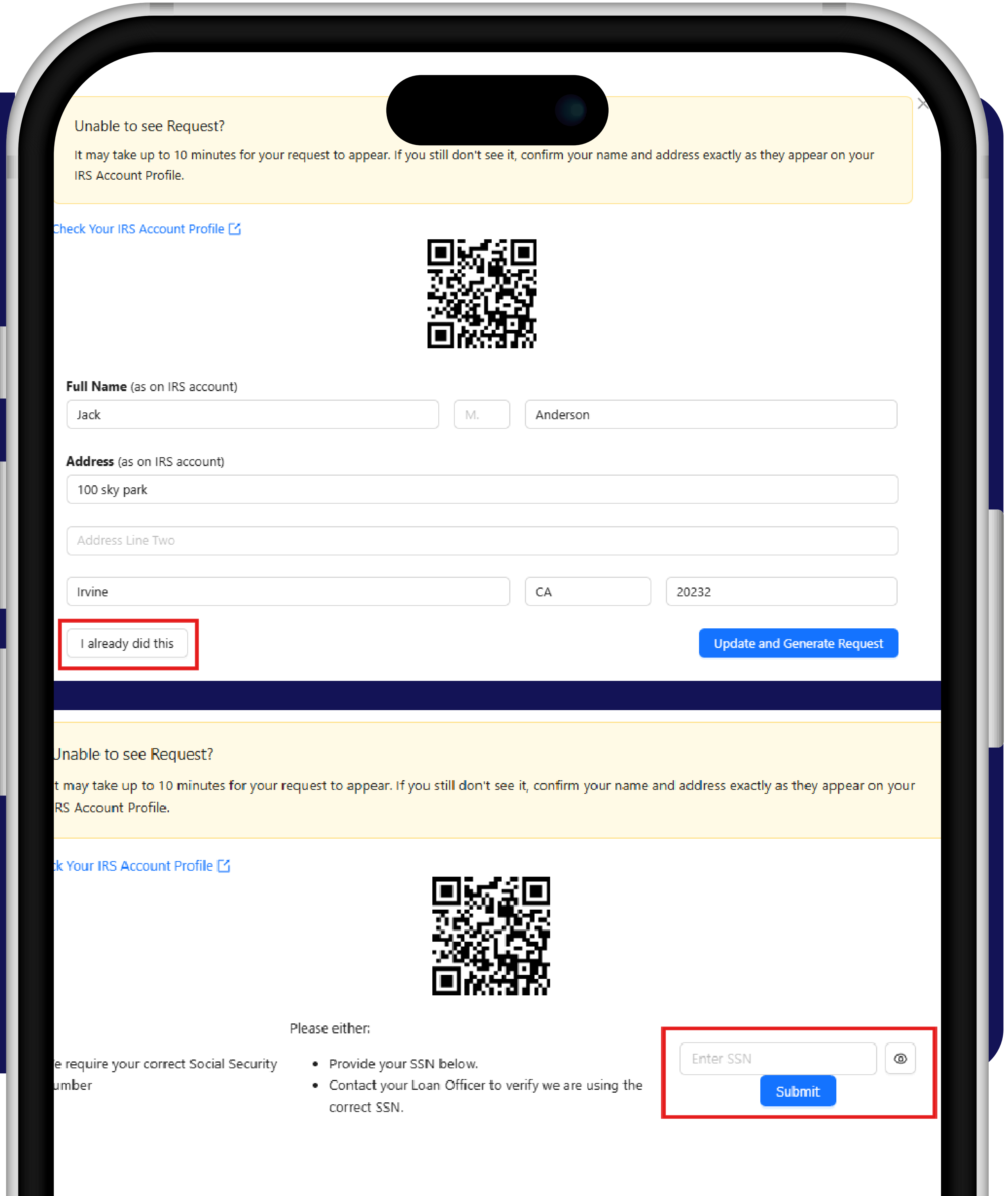


If the borrower still does not see the request, they should click the **“Still don’t see your request”** button again.

This will open a window displaying the pre-populated name and address provided earlier.

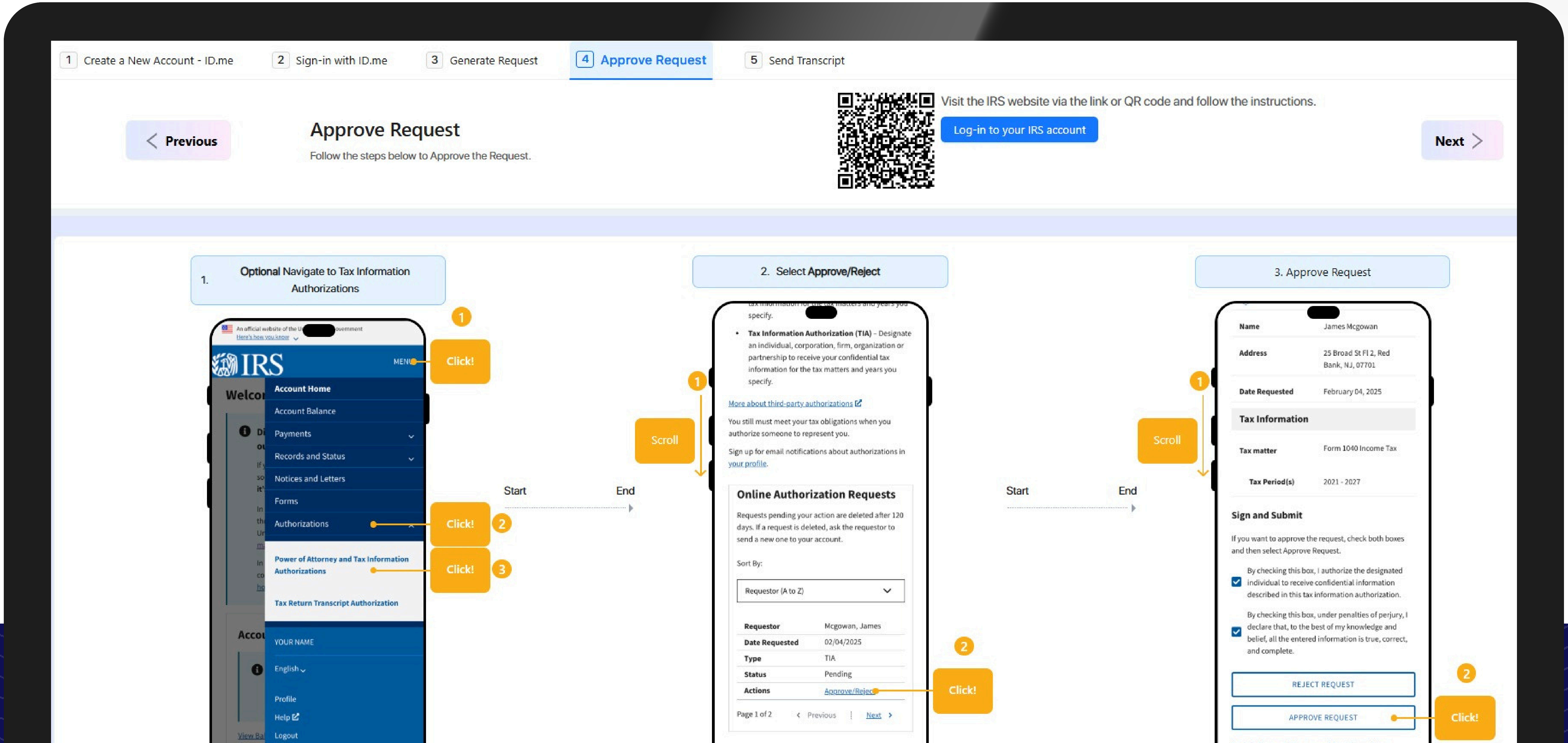
At this point, the borrower can click the **“I already did this”** button.

Once the borrower clicks the “I already did this” button, a new screen will open where they will need to provide their Social Security Number (SSN) and click the **“Submit”** button.

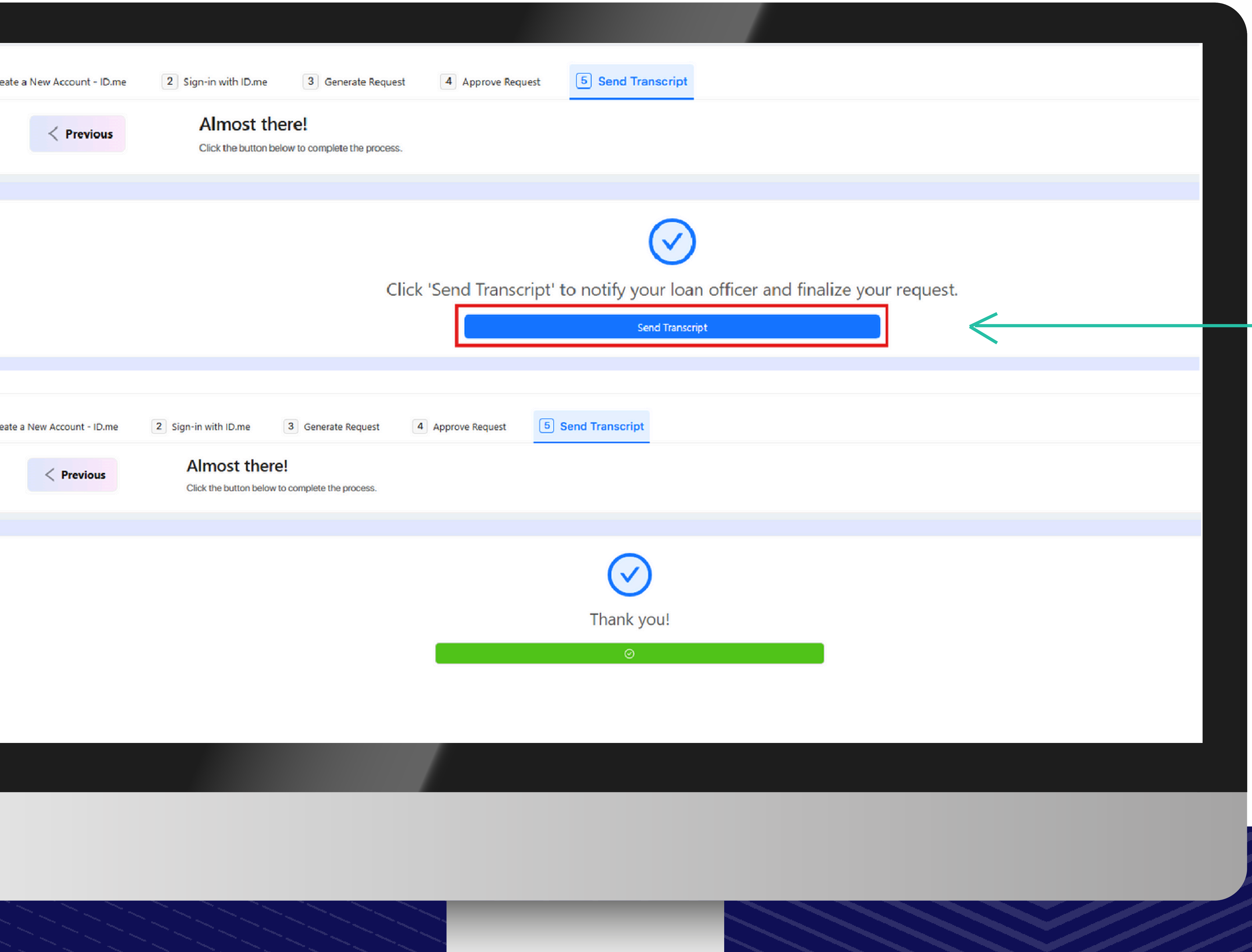


Step 4

Step 4 – Once the borrower receives the authorization request, they should log in to their IRS account to approve the request. The borrower can refer to the approval request steps provided on this page to ensure a smooth process.



Step 5



Step 5 – Once the borrower approves the authorization request, they should click the **"Send Transcript"** button.

This is the final step the borrower needs to complete.

Will the **Borrower Receive Reminders to Complete the Tax** Transcript Authorization Request?

Yes, the borrower will receive two reminder emails.

- The first reminder will be **sent 24 hours after the initial email** if the borrower has not yet completed the Tax Transcript Authorization request.
- The second reminder will be triggered **72 hours after the initial email.**