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BORROWER INFORMATION:
JOHN HOMEOWNER
123 Main St., Smalltown, MI 48146-000

STATUS: VERIFIED

REQUESTED 10/21/2019
10/24/2019

IRS MONTHLY INCOME

	2017	2018	12-MONTH 2018	24-MONTH 2017-18
IRS FORM 1040A: Tax Return Transcript STATUS: Head of Household				
Wages, Salaries, Tips, Etc:	\$81,748	\$29,480	\$6,812.33	\$4,634.50
Other Income:	\$0	\$0	\$0.00	\$0.00
IRA Distributions:	\$0	\$0	\$0.00	\$0.00
Pensions and Annuities:	\$0	\$0	\$0.00	\$0.00
Social Security:	\$0	\$0	\$0.00	\$0.00
Unemployment:	\$0	\$0	\$0.00	\$0.00
Alimony Received:	\$0	\$0	\$44.58	\$39.75
Total Other Income:	\$535	\$491	\$122.67	\$0
Interest and Dividends:	\$1,472	\$0	\$778.42	\$491.63
Unreimbursed Emp Expenses (Schedule A):	\$9,341	\$2,458	\$676.83	\$579.00
Business Income or Loss (Schedule C):	\$8,122	\$5,774	\$0.00	\$0.00
Capital Gain or Loss (Schedule D):	\$0	\$0	\$0.00	\$0.00
Rents & Royalties (Schedule E):	\$0	\$0	\$8,200.67	\$8,051.04
Partnerships/ S-Corp (Schedule E):	\$0	\$0		
Estate / Trust (Schedule E):				
Farm (Schedule F)				
Adjusted Gross Income:	\$94,817	\$98,408		

MESSAGES & ALERTS

- 2018 Wages, Salaries, Tips, Etc are greater than 25% more than 2017.
- 2018 Interest and Dividends are greater than 25% more than 2017.
- 2018 Capital Gain or Loss (Schedule D) are greater than 25% more than 2017.
- 2018 Rents & Royalties (Schedule E) are greater than 25% more than 2017.
- 2018 Adjusted Gross Income are greater than 25% more than 2017. Document this is recurring before using in the income calc.
- Borrower is showing a Capital Gain/Loss 2458.00 on Tax Return for year 2017. Document this is recurring before using in the income calc.
- Borrower is showing a Capital Gain/Loss 9341.00 on Tax Return for year 2018. Document this is recurring before using in the income calc.
- There is Income/Loss in Schedule C in Cash Flow Analysis 2018, make sure there is adequate history to utilize in overall calculation.
- Verify that the borrower still owns property and property is current leased.
- There is Rental Income on Schedule E Cash Flow Analysis 2017. If property is leased, the lease may be required and need review.
- There is Rental Income on Schedule E Cash Flow Analysis 2018. If property is leased, the lease may be required and need review.

Client	Big Home Loans, Inc (xxx213)	FORM	1040 Record of Account
Loan #	1111111	YEARS	2017, 2018
NCS ID	2295737	DATE ORDERED	10/21/2019
End User Name	Polly Processor	DATE RETURNED	10/24/2019

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