

**THIS IS A SAMPLE TRV REPORT**

**TAX RETURN VERIFICATION REPORT  
(TRV Standard Report)**

Taxpayer: TAXPAYER, JOSEPH HENRY  
 Spouse: TAXPAYER, MARY HELEN  
 Address: 123 Any St., Anytown, USA 08976

SocSecNo: 123-45-6789  
 SocSecNo: 456-78-9012

Report No.: 009873      Release Form:      Loan No.: 123456789012345  
 Verified: 06/01/2001      4506      Ordered By: Mortgage Processor  
 Date Sent: 06/01/2001      Date Recd: 05/30/2001 16:40  
 Order No.: 1234567890      Client No.: 123456789012345

Reporting Agency:

Subscriber: 567890  
 ABC MORTGAGE LENDER  
 1200 Any Street  
 Anytown, USA 08992  
 402-555-5050

Fax:      Fax: 402-555-5454

**CERTIFIED:** This report is certified to contain information obtained from the U.S. Internal Revenue Service on the TIN (Taxpayer Identification Number) and Taxpayer name shown above. The accuracy of this information is not guaranteed. The inquirer agrees to indemnify the Reporting Agency and National Credit-reporting System, Inc. ("NCS") from any damages arising from misuse of this information. The Contents of this report are confidential, and are not to be disclosed except as provided under public law 91-508 the Fair Credit Reporting Act.

===== S A M P L E =====  
 Line #      Item      IRS Info      Application      Var

**\* YEAR 1998 - IRS FORM 1040 - STATUS: MARRIED - FILING JOINT**

7	WAGES	118,168	198,168	*
8A	TAXABLE INTEREST: SCH B	1,254	1,254	
8B	TAX EXEMPT INTEREST	0	0	
12	BUSINESS INCOME OR LOSS: SCH C	1,000	15,000	*
13	CAPITAL GAINS OR LOSS: SCH D	235	2,354	*
14	OTHER GAINS OR LOSSES: F4797	0	0	*
17	RENT, RYLTY, PTNRSH, SCORP, ESTE: SCH E	-16,709	0	*
21	OTHER INCOME	45	45	
32	ADJUSTED GROSS INCOME	103,993	216,821	*

**\* YEAR 1999 - IRS TAX FORM 1040 - STATUS: MARRIED - FILING JOINT**

7	WAGES	106,219	156,219	*
8A	TAXABLE INTEREST: SCH B	1,519	1,519	
8B	TAX EXEMPT INTEREST	0	0	
12	BUSINESS INCOME OR LOSS: SCH C	500	13,996	*
13	CAPITAL GAINS OR LOSS: SCH D	927	1,927	*
14	OTHER GAINS OR LOSSES: F4797	-14,271	0	*
17	RENT, RYLTY, PTNRSH, SCORP, ESTE: SCH E	0	0	
21	OTHER INCOME	0	6,000	*
33	ADJUSTED GROSS INCOME	94,894	173,661	*

**\* YEAR 2000 - IRS TAX FORM 1040 - STATUS: MARRIED - FILING JOINT**

7	WAGES	161,590	191,590	*
8A	TAXABLE INTEREST: SCH B	3,550	3,550	
8B	TAX EXEMPT INTEREST	0	0	
12	BUSINESS INCOME OR LOSS: SCH C	-2,458	12,458	*
13	CAPITAL GAINS OR LOSSES: SCH D	0	0	
14	OTHER GAINS OR LOSSES: F4797	2,335	2,335	
17	RENT, RYLTY, PTNRSH, SCORP, ESTE: SCH E	0	0	
21	OTHER INCOME	-14,000	16,000	*
33	ADJUSTED GROSS INCOME	149,318	218,318	*

END OF REPORT...