

Ordering Tax Transcripts with FSB:

As of May 1st, 2021, the IRS will only accept the 4506-C form, thus retiring the 4506-T when it comes to ordering transcripts. The 4506-C is a part of our disclosure packet, so it will be provided to the borrower either through e-signature or wet signature, whichever they prefer.

Once the 4506-C is signed and returned to our Mortgage Support Team, mtgsupportcenter@flanaganstatebank.com, then they will take care of ordering the tax transcripts for the file.

The transcripts will be ordered, and proof of our ordering will be uploaded to the file to satisfy the underwriting condition for the time being until the actual transcripts are received. Once the actual transcripts are received, Mortgage Support will upload them to the file and notify you when this has been completed.

Please be sure to check that the borrower's (or co-borrower's) address matches what was listed on their most recent return. If it does not match, please provide Mortgage Support with the address listed on the return so the transcripts can be ordered without issue. If the borrower does not know what the last address the IRS has on file for them, please have them reach out to the IRS to find out before we order transcripts. This will reduce the possibility of the transcripts getting rejected and thus receiving them faster.