



## ***Announcement 35-17R***

### ***Guideline Updates and Changes***

Effective July 31, 2017:

The following areas of Mortgage Solutions' guidelines have been updated. All changes and additions appear in **red**.

## **FHA/VA/USDA/CONV**

### **4506T**

- If the borrower has filed their most recent year tax returns and **the transcripts are flagged for limitations IRS flag for identity theft is returned**, the following must be provided:
  - Request tax transcripts through normal means and acquire documentation showing the transcripts are not available due to the above IRS privacy/identity theft issues and,
  - Borrower orders the tax transcripts directly and provides them to MSF, and,
  - The file contains the most recent W-2(s), and,
  - A verbal verification of employment is performed to confirm the W-2 and income used for qualifying