

BULLETIN



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BROKER / WAREHOUSE LINES / NON-DELEGATED CORRESPONDENT

Tuesday, February 10, 2026

Bulletin #2026-AC-004

NOTICE TO ALL CUSTOMERS

Income Validations Reminder

Tax Returns and Transcripts are required for borrower(s) whose “self-employment” or “other” income sources are being utilized for the repayment of the mortgage.

The number of years for tax returns and transcripts required is determined by the AUS findings except on loan products such as the Elite, Gold, Preferred and Sapphire Jumbo which have specific requirements.

When tax returns are required, the Borrower(s) must provide the most recent federal income tax returns [individual and business (if applicable)] that were filed with the IRS.

Note: The “most recent year’s” tax return is defined as the last return scheduled to have been filed with the IRS.

For example

If Today’s Date is...	Then the Most Recent Year’s Tax Return would be...
Prior to April 15, 2026	<ul style="list-style-type: none">○ 2024 Tax Returns○ 2024 IRS Transcripts
April 15, 2026, to October 15, 2026	<ul style="list-style-type: none">○ 2025 Tax Returns○ 2025 IRS Transcripts* <p>* If the 2025 Tax Return is not yet filed, then the 2024 Tax Returns, the 2024 Tax Transcripts must be provided along with a copy of the 2025 “No Record Found” and evidence of extension request to file with IRS Form 4868 and/or 7004, as applicable.</p>
October 16, 2026	After October 15, 2026, tax returns and transcripts must be provided for 2025. The use of a Tax Extension (IRS Form 4868 and/or 7004, as applicable) is not permitted.

*If the 2025 tax return has been filed but the corresponding tax transcript is not yet available due to IRS lag times (three to four weeks after a consumer e-files their tax return and six to eight weeks after filing by mail), the prior year’s transcripts are required (either one-, or two-years dependent upon the AUS requirement).

If you have any questions, please contact your [Account Executive or Client Relations Representative](#).

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