



## USDA Matrix

Revised 5/3/2022

### **Form 4506-T**

- Are required for all borrowers
- Tax Transcripts will be required on all adult members of the household

IRS Form 4506C must be completed for each adjust member of the household for the previous two years at the time of loan application regardless if the adult household member is a party to the loan transaction. The information received from the IRS is not intended to document income, but to validate the income documentation and disclosures provided by the applicant(s) and adult members of the household.

**Mortgage Credit Certificates (MCC) are not allowed.**