

# Publication 938

## Real Estate Mortgage Investment Conduits (REMICs) Reporting Information

(And Other Collateralized  
Debt Obligations (CDOs))

(Rev. February 2024)

Volume 35 of 35



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## **GNMA PLATINUM TRUST SERIES 787136**

c/o The Bank of New York Mellon,

Trustee Antonina Caramico, VP

240 Greenwich Street

20th West

New York, NY 10286

Tel:

CUSIP:Class NA: 3622AC\*Y95

Startup/Issue Date:11/01/2023

## **GNMA PLATINUM TRUST SERIES 787137**

c/o The Bank of New York Mellon,

Trustee Antonina Caramico, VP

240 Greenwich Street

20th West

New York, NY 10286

Tel:

CUSIP:Class NA: 3622AC\*ZA1

Startup/Issue Date:11/01/2023

**GNMA PLATINUM TRUST SERIES 787138**

c/o The Bank of New York Mellon,

Trustee Antonina Caramico, VP

240 Greenwich Street

20th West

New York, NY 10286

Tel:

CUSIP:Class NA: 3622AC\*ZB9

Startup/Issue Date:11/01/2023

**GNMA PLATINUM TRUST SERIES 787139**

c/o The Bank of New York Mellon,

Trustee Antonina Caramico, VP

240 Greenwich Street

20th West

New York, NY 10286

Tel:

CUSIP:Class NA: 3622AC\*ZC7

Startup/Issue Date:11/01/2023

**GNMA PLATINUM TRUST SERIES 787140**

c/o The Bank of New York Mellon,

Trustee Antonina Caramico, VP

240 Greenwich Street

20th West

New York, NY 10286

Tel:

CUSIP:Class NA: 3622AC\*ZD5

Startup/Issue Date:11/01/2023

**GNMA PLATINUM TRUST SERIES 787141**

c/o The Bank of New York Mellon,

Trustee Antonina Caramico, VP

240 Greenwich Street

20th West

New York, NY 10286

Tel:

CUSIP:Class NA: 3622AC\*ZE3

Startup/Issue Date:11/01/2023

**GNMA PLATINUM TRUST SERIES 787142**

c/o The Bank of New York Mellon,

Trustee Antonina Caramico, VP

240 Greenwich Street

20th West

New York, NY 10286

Tel:

CUSIP:Class NA: 3622AC\*ZF0

Startup/Issue Date:11/01/2023

**GNMA PLATINUM TRUST SERIES 787143**

c/o The Bank of New York Mellon,

Trustee Antonina Caramico, VP

240 Greenwich Street

20th West

New York, NY 10286

Tel:

CUSIP:Class NA: 3622AC\*ZG8

Startup/Issue Date:11/01/2023

**GNMA PLATINUM TRUST SERIES 787144**

c/o The Bank of New York Mellon,

Trustee Antonina Caramico, VP

240 Greenwich Street

20th West

New York, NY 10286

Tel:

CUSIP:Class NA: 3622AC\*ZH6

Startup/Issue Date:11/01/2023

**GNMA PLATINUM TRUST SERIES 787145**

c/o The Bank of New York Mellon,

Trustee Antonina Caramico, VP

240 Greenwich Street

20th West

New York, NY 10286

Tel:

CUSIP:Class NA: 3622AC\*ZJ2

Startup/Issue Date:11/01/2023

**GNMA PLATINUM TRUST SERIES 787146**

c/o The Bank of New York Mellon,

Trustee Antonina Caramico, VP

240 Greenwich Street

20th West



New York, NY 10286

Tel:

CUSIP:Class NA: 3622AC\*ZK9

Startup/Issue Date:11/01/2023

**GNMA PLATINUM TRUST SERIES 787147**

c/o The Bank of New York Mellon,

Trustee Antonina Caramico, VP

240 Greenwich Street

20th West

New York, NY 10286

Tel:

CUSIP:Class NA: 3622AC\*ZL7

Startup/Issue Date:11/01/2023

**GNMA PLATINUM TRUST SERIES 787148**

c/o The Bank of New York Mellon,

Trustee Antonina Caramico, VP

240 Greenwich Street

20th West

New York, NY 10286

Tel:

CUSIP:Class NA: 3622AC\*ZM5

Startup/Issue Date:11/01/2023

**GNMA PLATINUM TRUST SERIES 787149**

c/o The Bank of New York Mellon,

Trustee Antonina Caramico, VP

240 Greenwich Street

20th West

New York, NY 10286

Tel:

CUSIP:Class NA: 3622AC\*ZN3

Startup/Issue Date:11/01/2023

## **GNMA PLATINUM TRUST SERIES 787150**

c/o The Bank of New York Mellon,

Trustee Antonina Caramico, VP

240 Greenwich Street

20th West

New York, NY 10286

Tel:

CUSIP:Class NA: 3622AC\*ZP8

Startup/Issue Date:11/01/2023

## **GNMA PLATINUM TRUST SERIES 787151**

c/o The Bank of New York Mellon,

Trustee Antonina Caramico, VP

240 Greenwich Street

20th West

New York, NY 10286

Tel:

CUSIP:Class NA: 3622AC\*ZQ6

Startup/Issue Date:11/01/2023

**GNMA PLATINUM TRUST SERIES 787152**

c/o The Bank of New York Mellon,

Trustee Antonina Caramico, VP

240 Greenwich Street

20th West

New York, NY 10286

Tel:

CUSIP:Class NA: 3622AC\*ZR4

Startup/Issue Date:11/01/2023

**GNMA PLATINUM TRUST SERIES 787153**

c/o The Bank of New York Mellon,

Trustee Antonina Caramico, VP

240 Greenwich Street

20th West

New York, NY 10286

Tel:

CUSIP:Class NA: 3622AC\*ZS2

Startup/Issue Date:11/01/2023

**J.P. Morgan Chase Comm Mtg Sec Trust  
Comm Mtg P/T Certs, Series 2023-CCDC  
Upper-Tier REMIC**

James Brown,

Vice President

C/O Computershare Trust Company, N.A.

9062 Old Annapolis Rd.

Columbia, MD 21045

Tel:(667) 786-1453

CUSIP:Class A: 465981\*AA6; Class X-A:

465981\*AG3; Class B:

465981\*AC2; Class HRR:

465981\*AE8

Startup/Issue Date:09/26/2023

**Kuyarra Capital Trust Series 2023-Q4  
REMIC**

G John Mautz III,

Tax Agent for Trustee

225 West Washington Street

Chicago, IL 60606

Tel:

CUSIP:Class A: NA

Startup/Issue Date:10/02/2023

**Lok Series 8P REMIC**

James Dunbar,

Principal

901 Marquette Ave South

Suite 3300

Minneapolis, MN 55402

Tel:

CUSIP:Class NA: NA

Startup/Issue Date:10/15/2023

**LUX Trust Comm Mtg P/T Certs, Series  
2023-LION Upper-Tier REMIC**

James Brown,

Vice President

C/O Computershare Trust Company, N.A.

9062 Old Annapolis Rd.

Columbia, MD 21045

Tel:(667) 786-1453

CUSIP:Class A: 55067L\*AA5; Class B:

55067L\*AC1; Class C:

55067L\*AE7; Class D:

55067L\*AG2; Class HRR:

55067L\*AJ6

Startup/Issue Date:08/17/2023

**MARCO DEVON FARRINGTON**

Farrington Marco Devon,

Creditor

5262 Lescot Ln.

Orlando, FL 32811

Tel:

CUSIP:Class NA: 482023CP003112A00\*10X;  
Class

NA: 2023-CP-00311\*2-0; Class NA:  
20210574\*057; Class NA: 39421082\*529

Startup/Issue Date:10/05/2023

**Marlette Funding Trust 2023-4**

David Loose,

Director of Tax

3419 Silverside Road

Wilmington, DE 19810



Tel:

CUSIP:Class NA: 57108U\*AB0

Startup/Issue Date:10/26/2023

**Mathoura Capital Trust UK Ser-ies 2023-Q4 REMIC**

G John Mautz III,

Tax Agent for Trustee

225 West Washington Street

Chicago, IL 60606

Tel:

CUSIP:Class A: NA

Startup/Issue Date:10/02/2023

**Mathoura Capital Trust US Ser-ies 2023-Q3 REMIC**

G John Mautz III,

Tax Agent for Trustee

225 West Washington Street

Chicago, IL 60606

Tel:

CUSIP:Class A: NA

Startup/Issue Date:08/01/2023

**Mathoura Capital Trust US Ser-ies 2023-  
Q4 REMIC**

G John Mautz III,

Tax Agent for Trustee

225 West Washington Street

Chicago, IL 60606

Tel:

CUSIP:Class A: NA

Startup/Issue Date:10/02/2023

**MFA Trust Mortgage P/T Certs, Series  
2023-INV2 Upper-Tier REMIC**

James Brown,

Vice President

C/O Computershare Trust Company, N.A.

9062 Old Annapolis Rd.

Columbia, MD 21045

Tel:(667) 786-1453

CUSIP:Class A-1: 59319B\*AA5; Class A-2:

59319B\*AB3; Class A-3:

59319B\*AC1; Class M-1:

59319B\*AD9; Class B-1:

59319B\*AE7; Class B-2:

59139B\*AF4; Class B-3:

59319B\*AG2; Class XS:

59319B\*AH0

Startup/Issue Date:09/28/2023

## **MFA Trust Mortgage P/T Certs, Series 2023-NQM2 Upper-Tier REMIC**

James Brown,

Vice President

C/O Computershare Trust Company, N.A.

9062 Old Annapolis Rd.

Columbia, MD 21045

Tel:(667) 786-1453

CUSIP:Class A-1: 55285W\*AA7; Class A-2:

55285W\*AB5; Class A-3:

55285W\*AC3; Class M-1:

55285W\*AD1; Class B-1:

55285W\*AE9; Class B-2:

55285W\*AF6; Class B-3:

55285W\*AG4; Class A-IO-S:

55285W\*AH2; Class XS:

55285W\*AJ8

Startup/Issue Date:05/11/2023

**MFA Trust, Mtg P/T Certs, Series 2023-  
NQM3 Upper-Tier REMIC**

James Brown,

Vice President

C/O Computershare Trust Company, N.A.

9062 Old Annapolis Rd.

Columbia, MD 21045

Tel:(667) 786-1453

CUSIP:Class A-1: 55286M\*AA8; Class A-2:

55286M\*AB6; Class A-3:

55286M\*AC4; Class M-1:

55286M\*AD2; Class B-1:

55286M\*AE0; Class B-2:

55286M\*AF7; Class B-3:

55286M\*AG5; Class A-IO-S:

55286M\*AH3; Class XS:

55286M\*AJ9

Startup/Issue Date:09/06/2023

**Moruya Capital Trust Series 2023-Q4  
REMIC**

G John Mautz III,

Tax Agent for Trustee

225 West Washington Street

Chicago, IL 60606

Tel:

CUSIP:Class A: NA

Startup/Issue Date:10/02/2023

## **NAVIENT PRIVATE EDUCATION LOAN TRUST 2023-B**

ERIC KISS,

TREASURER

13865 SUNRISE VALLEY DRIVE

HERNDON, VA 20171

Tel:703-810-3000

CUSIP:Class NA: 63942T\*AA3; Class NA:

63942T\*AB1; Class NA:

63942T\*AC9

Startup/Issue Date:10/19/2023

## **Nelnet Student Loan Trust 2023-PL1**

James D. Kruger,

Treasurer of the Administrator

National Education Loan Network, Inc.

121 South 13th Street,

Suite 100

Lincoln, NE 68508

Tel:(402) 458-2304

CUSIP:Class A1-A: 64034U\*AA7; Class A1-B:

64034U\*AB5; Class B:

64034U\*AC3; Class C:

64034U\*AD1

Startup/Issue Date:11/16/2023

**Normandy Capital Trust Series 2023-Q4  
REMIC**

G John Mautz III,

Tax Agent for Trustee

225 West Washington Street

Chicago, IL 60606

Tel:

CUSIP:Class A: NA



Startup/Issue Date:10/02/2023

**OBX Trust Mtg-Backed Notes, Series  
2023-NQM8 Upper-Tier REMIC**

James Brown,

Vice President

C/O Computershare Trust Company, N.A.

9062 Old Annapolis Rd.

Columbia, MD 21045

Tel:(667) 786-1453

CUSIP:Class A-1: 67118C\*AA9; Class A-2:

67118C\*AB7; Class A-3:

67118C\*AC5; Class M-1:

67118C\*AD3; Class B-1:

67118C\*AE1; Class B-2:

67118C\*AF8; Class B-3:

67118C\*AG6; Class A-IO-S:

67118C\*AH4; Class XS:

67118C\*AJ0

Startup/Issue Date:10/12/2023

**OBX Trust, M/B Notes, Series 2023-  
NQM7 Upper-Tier REMIC**

James Brown,

Vice President

C/O Computershare Trust Company, N.A.

9062 Old Annapolis Rd.

Columbia, MD 21045

Tel:(667) 786-1453

CUSIP:Class A-1: 67117X\*AA4; Class A-2:

67117X\*AB2; Class A-3:

67117X\*AC0; Class M-1:

67117X\*AD8; Class B-1:

67117X\*AE6; Class B-2:

67117X\*AF3; Class B-3:

67117X\*AG1; Class A-IO-S:

67117X\*AH9; Class XS:

67117X\*AJ5

Startup/Issue Date:09/25/2023

**PMT Credit Risk Transfer Trust, Series  
2023-1R**

James Brown,

Vice President

C/O Computershare Trust Company, N.A.

9062 Old Annapolis Rd.

Columbia, MD 21045

Tel:(667) 786-1453

CUSIP:Class A: 729914\*AA9

Startup/Issue Date:04/05/2023

**Progress Residential Trust SF Rental P/T  
Certs, Ser 2023-SFR2 Trust REMIC**

James Brown,

Vice President

C/O Computershare Trust Company, N.A.

9062 Old Annapolis Rd.

Columbia, MD 21045

Tel:(667) 786-1453

CUSIP:Class A: 74331G\*AA7; Class B:

74331G\*AC3; Class C:

74331G\*AE9; Class D:

74331G\*AG4; Class E1:

74331G\*AJ8; Class E2:

74331G\*AN9

Startup/Issue Date:10/04/2023

## **RH HQ Loan REMIC**

Mark Jefferis,

General Counsel

c/o 3650 Real Estate Investment

Trust 2 LLC

2977 McFarlane Road,

Suite 300

Coconut Grove, FL 33133

Tel:

CUSIP:Class NA: NA

Startup/Issue Date:05/19/2023

## **Sandhurst Capital Trust Series 2023-Q3 REMIC**

G John Mautz III,

Tax Agent for Trustee

225 West Washington Street

Chicago, IL 60606

Tel:

CUSIP:Class A: NA

Startup/Issue Date:08/02/2023

**Sandhurst Capital Trust Series 2023-Q4  
REMIC**

G John Mautz III,

Tax Agent for Trustee

225 West Washington Street

Chicago, IL 60606

Tel:

CUSIP:Class A: NA

Startup/Issue Date:10/02/2023

**Toorak Mortgage Trust Series 2022-1  
2023-Q4 REMIC**

G John Mautz III,

Tax Agent for Trustee

225 West Washington Street

Chicago, IL 60606

Tel:

CUSIP:Class A: NA

Startup/Issue Date:10/02/2023

**Toorak Mortgage Trust Series 2022-2  
2023-Q4 REMIC**

G John Mautz III,

Tax Agent for Trustee

225 West Washington Street

Chicago, IL 60606

Tel:

CUSIP:Class A: NA

Startup/Issue Date:10/02/2023

**Victoria Capital Trust UK Series 2023-Q4  
REMIC**

G John Mautz III,

Tax Agent for Trustee

225 West Washington Street

Chicago, IL 60606

Tel:

CUSIP:Class A: NA

Startup/Issue Date:10/02/2023

**Victoria Capital Trust US Series 2023-Q4-  
Bridge REMIC**

G John Mautz III,

Tax Agent for Trustee

225 West Washington Street

Chicago, IL 60606

Tel:



CUSIP:Class A: NA

Startup/Issue Date:10/02/2023

**Victoria Capital Trust US Series 2023-Q4-  
DSCR REMIC**

G John Mautz III,

Tax Agent for Trustee

225 West Washington

StreetChicago, IL 60606

Tel:

CUSIP:Class A: NA

Startup/Issue Date:10/02/2023

**2017-084 FANNIE MAE REMIC TRUST**

REMIC INVESTOR HOTLINE

3900 WISCONSIN AVE NW

WASHINGTON, DC 20016

Tel:800-232-6643

CUSIP:Class NA: NA

Startup/Issue Date:09/29/2017

# How To Get Tax Help

If you have questions about a tax issue; need help preparing your tax return; or want to download free publications, forms, or instructions, go to [IRS.gov](https://www.irs.gov) to find resources that can help you right away.

## **Preparing and filing your tax return.**

After receiving all your wage and earnings statements (Forms W-2, W-2G, 1099-R, 1099-MISC, 1099-NEC, etc.); unemployment compensation statements (by mail or in a digital format) or other government payment statements

(Form 1099-G); and interest, dividend, and retirement statements from banks and investment firms (Forms 1099), you have several options to choose from to prepare and file your tax return. You can prepare the tax return yourself, see if you qualify for free tax preparation, or hire a tax professional to prepare your return.

**Free options for tax preparation.** Your options for preparing and filing your return online or in your local community, if you qualify, include the following.

- **Free File.** This program lets you prepare and file your federal individual income tax return for free using software or Free File Fillable Forms. However, state tax preparation may not be available through Free File. Go to [IRS.gov/ FreeFile](https://www.irs.gov/freefile) to see if you qualify for free online federal tax preparation, e-filing, and direct deposit or payment options.
- **VITA.** The Volunteer Income Tax Assistance (VITA) program offers free tax help to people with low-to-moderate incomes, persons with disabilities, and limited-English-speaking taxpayers who need help preparing their own tax returns. Go to [IRS.gov/ VITA](https://www.irs.gov/vita), download the free IRS2Go app, or call 800-906-9887 for

information on free tax return preparation.

- **TCE.** The Tax Counseling for the Elderly (TCE) program offers free tax help for all taxpayers, particularly those who are 60 years of age and older. TCE volunteers specialize in answering questions about pensions and retirement-related issues unique to seniors. Go to [IRS.gov/TCE](https://www.irs.gov/TCE) or download the free IRS2Go app for information on free tax return preparation.
- **MilTax.** Members of the U.S. Armed Forces and qualified veterans may use MilTax, a free tax service offered by the Department of Defense through Military OneSource. For more information, go to [MilitaryOneSource](https://www.militaryonesource.com/MilTax) ([MilitaryOneSource.mil/MilTax](https://www.militaryonesource.com/MilTax)). Also, the IRS offers Free Fillable Forms, which can be completed online and then e-filed regardless of income.

**Using online tools to help prepare your return.** Go to [IRS.gov/ Tools](https://www.irs.gov/Tools) for the following.

- The [Earned Income Tax Credit Assistant](https://www.irs.gov/EITCAssistant) ([IRS.gov/ EITCAssistant](https://www.irs.gov/EITCAssistant)) determines if you're eligible for the earned income credit (EIC).
- The [Online EIN Application](https://www.irs.gov/EIN) ([IRS.gov/EIN](https://www.irs.gov/EIN)) helps you get an employer identification number (EIN) at no cost.
- The [Tax Withholding Estimator](https://www.irs.gov/W4App) ([IRS.gov/W4App](https://www.irs.gov/W4App)) makes it easier for you to estimate the federal income tax you want your employer to withhold from your paycheck. This is tax withholding. See how your withholding affects your refund, take-home pay, or tax due.
- The [First-Time Homebuyer Credit Account Look-up](https://www.irs.gov/HomeBuyer) ([IRS.gov/HomeBuyer](https://www.irs.gov/HomeBuyer)) tool provides information on your repayments and account balance.

- The [Sales Tax Deduction Calculator \(IRS.gov/SalesTax\)](https://www.irs.gov/SalesTax) figures the amount you can claim if you itemize deductions on Schedule A (Form 1040).



**Getting answers to your tax questions.** On IRS.gov, you can get up-to-date information on current events and changes in tax law.

- [IRS.gov/Help](https://www.irs.gov/Help): A variety of tools to help you get answers to some of the most common tax questions.
- [IRS.gov/ITA](https://www.irs.gov/ITA): The Interactive Tax Assistant, a tool that will ask you questions and, based on your input, provide answers on a number of tax topics.
- [IRS.gov/Forms](https://www.irs.gov/Forms): Find forms, instructions, and publications. You will find details on the most recent tax changes and interactive links to help you find answers to your questions.

- You may also be able to access tax information in your e-filing software.

## **Need someone to prepare your tax**

**return?** There are various types of tax return preparers, including enrolled agents, certified public accountants (CPAs), accountants, and many others who don't have professional credentials. If you choose to have someone prepare your tax return, choose that preparer wisely. A paid tax preparer is:

- Primarily responsible for the overall substantive accuracy of your return,
- Required to sign the return, and
- Required to include their preparer tax identification number (PTIN).



*Although the tax preparer always signs the return, you're ultimately responsible for providing all the information required for the preparer to accurately prepare your return and for the accuracy of every item reported on the*



*return. Anyone paid to prepare tax returns for others should have a thorough understanding of tax matters. For more information on how to choose a tax preparer, go to [Tips for Choosing a Tax Preparer](#) on IRS.gov.*

**Employers can register to use Business Services Online.** The Social Security Administration (SSA) offers online service at [SSA.gov/employer](https://ssa.gov/employer) for fast, free, and secure W-2 filing options to CPAs, accountants, enrolled agents, and individuals who process Form W-2, Wage and Tax Statement, and Form W-2c, Corrected Wage and Tax Statement.

**IRS social media.** Go to [IRS.gov/SocialMedia](https://irs.gov/SocialMedia) to see the various social media tools the IRS uses to share the latest information on tax changes, scam alerts, initiatives, products, and services. At the IRS, privacy and security are our highest priority. We use these tools to share public information with you.

**Don't** post your social security number (SSN) or other confidential information on social media sites. Always protect your identity when using any social networking site.

The following IRS YouTube channels provide short, informative videos on various tax-related topics in English, Spanish, and ASL.

- [Youtube.com/irsvideos.](https://www.youtube.com/irsvideos)
- [Youtube.com/irsvideomultilingua.](https://www.youtube.com/irsvideomultilingua)
- [Youtube.com/irsvideosASL.](https://www.youtube.com/irsvideosASL)

**Watching IRS videos.** The IRS Video portal ([IRSVideos.gov](https://www.irs.gov/irs/videos)) contains video and audio presentations for individuals, small businesses, and tax professionals.

**Online tax information in other languages.** You can find information on [IRS.gov/MyLanguage](https://www.irs.gov/MyLanguage) if English isn't your native language.

**Free Over-the-Phone Interpreter (OPI) Service.** The IRS is committed to serving taxpayers with limited-English proficiency (LEP) by offering OPI services. The OPI Service is a federally funded program and is available at Taxpayer Assistance Centers (TACs), most IRS offices, and every VITA/TCE tax return site. The OPI Service is accessible in more than 350 languages.

**Accessibility Helpline available for taxpayers with disabilities.** Taxpayers who need information about accessibility services can call 833-690-0598. The Accessibility Helpline can answer questions related to current and future accessibility products and services available in alternative media formats (for example, braille, large print, audio, etc.). The Accessibility Helpline does not have access to your IRS account. For help with tax law, refunds, or account-related issues, go to [IRS.gov/LetUsHelp](https://www.irs.gov/LetUsHelp).

**Note.** Form 9000, Alternative Media Preference, or Form

9000(SP) allows you to elect to receive certain types of written correspondence in the following formats.

- Standard Print.
- Large Print.
- Braille.
- Audio (MP3).
- Plain Text File (TXT).
- Braille Ready File (BRF).

**Disasters.** Go to [IRS.gov/ DisasterRelief](https://www.irs.gov/DisasterRelief) to review the available disaster tax relief.

**Getting tax forms and publications.** Go to [IRS.gov/Forms](https://www.irs.gov/Forms) to view, download, or print all the forms, instructions, and publications you may need. Or, you can go to [IRS.gov/OrderForms](https://www.irs.gov/OrderForms) to place an order.

**Getting tax publications and instructions in eBook format.** Download and view most tax publications and instructions (including the Instructions for Form 1040) on mobile devices as eBooks at [IRS.gov/eBooks](https://www.irs.gov/eBooks).

IRS eBooks have been tested using Apple's iBooks for iPad. Our eBooks haven't been tested on other dedicated eBook readers, and eBook functionality may not operate as intended.

**Access your online account (individual taxpayers only).** Go to [IRS.gov/Account](https://www.irs.gov/Account) to securely access information about your federal tax account.

- View the amount you owe and a breakdown by tax year.
- See payment plan details or apply for a new payment plan.
- Make a payment or view 5 years of payment history and any pending or scheduled payments.

- Access your tax records, including key data from your most recent tax return, and transcripts.
- View digital copies of select notices from the IRS.
- Approve or reject authorization requests from tax professionals.
- View your address on file or manage your communication preferences.

**Get a transcript of your return.** With an online account, you can access a variety of information to help you during the filing season. You can get a transcript, review your most recently filed tax return, and get your adjusted gross income. Create or access your online account at [IRS.gov/Account](https://www.irs.gov/Account).

**Tax Pro Account.** This tool lets your tax professional submit an authorization request to access your individual taxpayer IRS online account. For more information, go to [IRS.gov/TaxProAccount](https://www.irs.gov/TaxProAccount).

**Using direct deposit.** The safest and easiest way to receive a tax refund is to e-file and choose direct deposit, which securely and electronically transfers your refund directly into your financial account. Direct deposit also avoids the possibility that your check could be lost, stolen, destroyed, or returned undeliverable to the IRS. Eight in 10 taxpayers use direct deposit to receive their refunds. If you don't have a bank account, go to

[IRS.gov/DirectDeposit](https://www.irs.gov/DirectDeposit) for more information on where to find a bank or credit union that can open an account online.

## **Reporting and resolving your tax-related identity theft issues.**

- Tax-related identity theft happens when someone steals your personal information to commit tax fraud. Your taxes can be affected if your SSN is used to file a fraudulent return or to claim a refund or credit.

- The IRS doesn't initiate contact with taxpayers by email, text messages (including shortened links), telephone calls, or social media channels to request or verify personal or financial information. This includes requests for personal identification numbers (PINs), passwords, or similar information for credit cards, banks, or other financial accounts.
- Go to [IRS.gov/IdentityTheft](https://www.irs.gov/IdentityTheft), the IRS Identity Theft Central webpage, for information on identity theft and data security protection for taxpayers, tax professionals, and businesses. If your SSN has been lost or stolen or you suspect you're a victim of tax-related identity theft, you can learn what steps you should take.
- Get an Identity Protection PIN (IP PIN). IP PINs are six-digit numbers assigned to taxpayers to help prevent the misuse of their SSNs on fraudulent federal income



tax returns. When you have an IP PIN, it prevents someone else from filing a tax return with your SSN. To learn more, go to [IRS.gov/IPPIN](https://www.irs.gov/IPPIN).

## **Ways to check on the status of your refund.**

- Go to [IRS.gov/Refunds](https://www.irs.gov/Refunds).
- Download the official IRS2Go app to your mobile device to check your refund status.
- Call the automated refund hotline at 800-829-1954.



*The IRS can't issue refunds before mid-February for returns that claimed the EIC or the additional child tax credit (ACTC). This applies to the entire refund, not just the portion associated with these credits.*

**Making a tax payment.** Payments of U.S. tax must be remitted to the IRS in U.S. dollars. [Digital assets](#) are **not** accepted. Go to

[IRS.gov/Payments](https://www.irs.gov/payments) for information on how to make a payment using any of the following options.

- [IRS Direct Pay](#): Pay your individual tax bill or estimated tax payment directly from your checking or savings account at no cost to you.
- [Debit Card, Credit Card, or Digital Wallet](#): Choose an approved payment processor to pay online or by phone.
- [Electronic Funds Withdrawal](#): Schedule a payment when filing your federal taxes using tax return preparation software or through a tax professional.
- [Electronic Federal Tax Payment System](#): Best option for businesses. Enrollment is required.
- [Check or Money Order](#): Mail your payment to the address listed on the notice or instructions.

- [Cash](#): You may be able to pay your taxes with cash at a participating retail store.
- [Same-Day Wire](#): You may be able to do same-day wire from your financial institution. Contact your financial institution for availability, cost, and time frames.

**Note.** The IRS uses the latest encryption technology to ensure that the electronic payments you make online, by phone, or from a mobile device using the IRS2Go app are safe and secure. Paying electronically is quick, easy, and faster than mailing in a check or money order.

**What if I can't pay now?** Go to [IRS.gov/Payments](https://www.irs.gov/Payments) for more information about your options.

- Apply for an [online payment agreement \(IRS.gov/OPA\)](https://www.irs.gov/OPA) to meet your tax obligation in monthly installments if you can't pay your taxes in full today. Once you

complete the online process, you will receive immediate notification of whether your agreement has been approved.

- Use the [Offer in Compromise Pre-Qualifier](#) to see if you can

settle your tax debt for less than the full amount you owe. For more information on the Offer in Compromise program, go to [IRS.gov/OIC](#).

**Filing an amended return.** Go to [IRS.gov/Form1040X](#) for information and updates.

**Checking the status of your amended return.** Go to [IRS.gov/WMAR](#) to track the status of Form 1040-X amended returns.



*It can take up to 3 weeks from the date you filed your amended return for it to show up in our system, and processing it can take up to 16 weeks.*

**Understanding an IRS notice or letter you've received.** Go to [IRS.gov/Notices](https://www.irs.gov/Notices) to find additional information about responding to an IRS notice or letter.

**Responding to an IRS notice or letter.**

You can now upload responses to all notices and letters using the Document Upload Tool. For notices that require additional action, taxpayers will be redirected appropriately on IRS.gov to take further action. To learn more about the tool, go to [IRS.gov/Upload](https://www.irs.gov/Upload).

**Note.** You can use Schedule LEP (Form 1040), Request for Change in Language Preference, to state a preference to receive notices, letters, or other written communications from the IRS in an alternative language. You may not immediately receive written communications in the requested language. The IRS's commitment to LEP taxpayers is part of a multi-year timeline that began providing translations in 2023. You will continue to

receive communications, including notices and letters, in English until they are translated to your preferred language.

**Contacting your local TAC.** Keep in mind, many questions can be answered on IRS.gov without visiting a TAC. Go to [IRS.gov/LetUsHelp](https://www.irs.gov/LetUsHelp) for the topics people ask about most. If you still need help, TACs provide tax help when a tax issue can't be handled online or by phone. All TACs now provide service by appointment, so you'll know in advance that you can get the service you need without long wait times. Before you visit, go to [IRS.gov/TACLocator](https://www.irs.gov/TACLocator) to find the nearest TAC and to check hours, available services, and appointment options. Or, on the IRS2Go app, under the Stay Connected tab, choose the Contact Us option and click on "Local Offices."

# The Taxpayer Advocate Service (TAS) Is Here To Help You

## What Is TAS?

TAS is an ***independent*** organization within the IRS that helps taxpayers and protects taxpayer rights. TAS strives to ensure that every taxpayer is treated fairly and that you know and understand your rights under the [\*Taxpayer Bill of Rights\*](#).

## How Can You Learn About Your Taxpayer Rights?

The Taxpayer Bill of Rights describes 10 basic rights that all taxpayers have when dealing with the IRS. Go to [\*TaxpayerAdvocate.IRS.gov\*](#) to help you understand what these rights mean to you and how they apply. These are ***your*** rights. Know them. Use them.

## **What Can TAS Do for You?**

TAS can help you resolve problems that you can't resolve with the IRS. And their service is free. If you qualify for their assistance, you will be assigned to one advocate who will work with you throughout the process and will do everything possible to resolve your issue. TAS can help you if:

- Your problem is causing financial difficulty for you, your family, or your business;
- You face (or your business is facing) an immediate threat of adverse action; or
- You've tried repeatedly to contact the IRS but no one has responded, or the IRS hasn't responded by the date promised.

## **How Can You Reach TAS?**

TAS has offices [in every state, the District of Columbia, and Puerto Rico.](#) To find your advocate's number:



- Go to [TaxpayerAdvocate.IRS.gov/Contact-Us](https://TaxpayerAdvocate.IRS.gov/Contact-Us);
- Download Pub. 1546, The Taxpayer Advocate Service Is Your Voice at the IRS, available at [IRS.gov/pub/irs-pdf/p1546.pdf](https://IRS.gov/pub/irs-pdf/p1546.pdf);
- Call the IRS toll free at 800-TAX-FORM (800-829-3676) to order a copy of Pub. 1546;
- Check your local directory; or
- Call TAS toll free at 877-777-4778.

## **How Else Does TAS Help Taxpayers?**

TAS works to resolve large-scale problems that affect many taxpayers. If you know of one of these broad issues, report it to TAS at [IRS.gov/SAMS](https://IRS.gov/SAMS). Be sure to not include any personal taxpayer information.

## **Low Income Taxpayer Clinics (LITCs)**

LITCs are independent from the IRS and TAS. LITCs represent individuals whose income is below a certain level and who need to resolve tax problems with the IRS. LITCs can represent taxpayers in audits, appeals, and tax collection disputes before the IRS and in court. In addition, LITCs can provide information about taxpayer rights and responsibilities in different languages for individuals who speak English as a second language. Services are offered for free or a small fee. For more information or to find an LTC near you, go to the LTC page at [TaxpayerAdvocate.IRS.gov/LITC](https://TaxpayerAdvocate.IRS.gov/LITC) or see IRS Pub. 4134, [Low Income Taxpayer Clinic List](#), at [IRS.gov/pub/irs-pdf/p4134.pdf](https://IRS.gov/pub/irs-pdf/p4134.pdf).