

Soft Pull Solutions Launches 4506-C, SSA-89, & 8821 Verification Services to Help Lenders Streamline Income Verification

New lender verification solutions support IRS tax transcript access, Social Security verification, underwriting efficiency, compliance, and fraud prevention

BAKERSFIELD, CA, UNITED STATES, March 16, 2026 /EINPresswire.com/ -- [Soft Pull Solutions](#), a provider of [mortgage](#) and financial verification services, today announced the expansion of its borrower verification capabilities with the launch of 4506-C [IRS Tax Transcript](#) Verification, SSA-89 Social Security Verification, and 8821 Tax Transcript Access — a suite of services designed to help mortgage lenders, brokers, banks, credit unions, and financial service providers improve underwriting workflows, strengthen compliance, and increase confidence in borrower data.



AUTOMATED INCOME CHECK & EMPLOYMENT VERIFICATION

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Soft Pull Solutions can provide an automated income check and employment verification in addition to the credit report.

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Soft Pull Solutions Background & Income Checks

As the mortgage industry continues to face growing pressure to reduce turn times, improve documentation quality, and meet evolving lender and investor requirements, direct-source verification tools are becoming increasingly important. Soft Pull Solutions' new service offerings are designed to help lenders verify borrower income directly from IRS transcript data, confirm consumer identity through Social Security Administration-based verification processes, and retrieve digital tax transcript data more efficiently to support faster and more reliable loan decisions.

Together, these services provide a more modern approach to borrower validation and are intended to help organizations reduce manual friction, improve data consistency, and better support underwriting, quality control, and fraud prevention initiatives.

Modernizing Mortgage Verification with Direct-Source Data

Mortgage lenders continue to navigate a highly competitive and compliance-driven environment where borrower verification must be both accurate and efficient. Manual tax document collection, inconsistent borrower-provided records, and time-consuming identity review processes can create unnecessary delays and introduce risk into the origination process.

Soft Pull Solutions developed its newest verification offerings to help address these challenges by giving lenders access to tools that support faster, cleaner, and more defensible borrower validation.



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Soft Pull Solutions Consumer Credit Checks

“Lenders today need verification solutions that help them move quickly without sacrificing confidence in the data they rely on,” said Keri Chisholm, Onboarding Manager at Soft Pull Solutions. “Our goal is to provide practical, workflow-friendly services that help mortgage professionals strengthen income and identity verification, reduce friction in underwriting, and improve the overall borrower review process.”

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*Keri Chisholm, Onboarding
Manager*

4506-C IRS Tax Transcript Verification Supports Income Validation and Quality Control
4506-C IRS Tax Transcript Verification helps lenders and financial service providers access tax-return information directly from IRS transcript data to support borrower income validation, mortgage underwriting, and quality control workflows.

The service can help confirm reported income using transcript-based records such as 1040, W-2, 1099, 1065, and 1120 data, while also helping identify non-filing status when applicable. By leveraging transcript-based information from a trusted government source, lenders can reduce reliance on manually collected tax documents and gain added confidence when reviewing borrower-reported income.

This solution is especially valuable for mortgage originators seeking more efficient ways to validate income while maintaining strong file quality and documentation standards.

Common use cases for 4506-C IRS Tax Transcript Verification include:

- Verifying reported borrower income
- Supporting mortgage underwriting and quality control reviews
- Reducing reliance on manually collected tax documents
- Improving confidence in income documentation
- Streamlining lender verification workflows

SSA-89 Social Security Verification Helps Lenders Strengthen Identity Checks

In addition to income validation, identity verification remains a critical part of mortgage origination and fraud prevention. Lenders must often satisfy both internal compliance requirements and investor expectations related to applicant verification.

SSA-89 Social Security Verification helps confirm consumer identity using Social Security Administration verification processes. The service is designed to support lender compliance, reduce fraud exposure, and help validate core identity elements tied to a consumer's Social Security number.

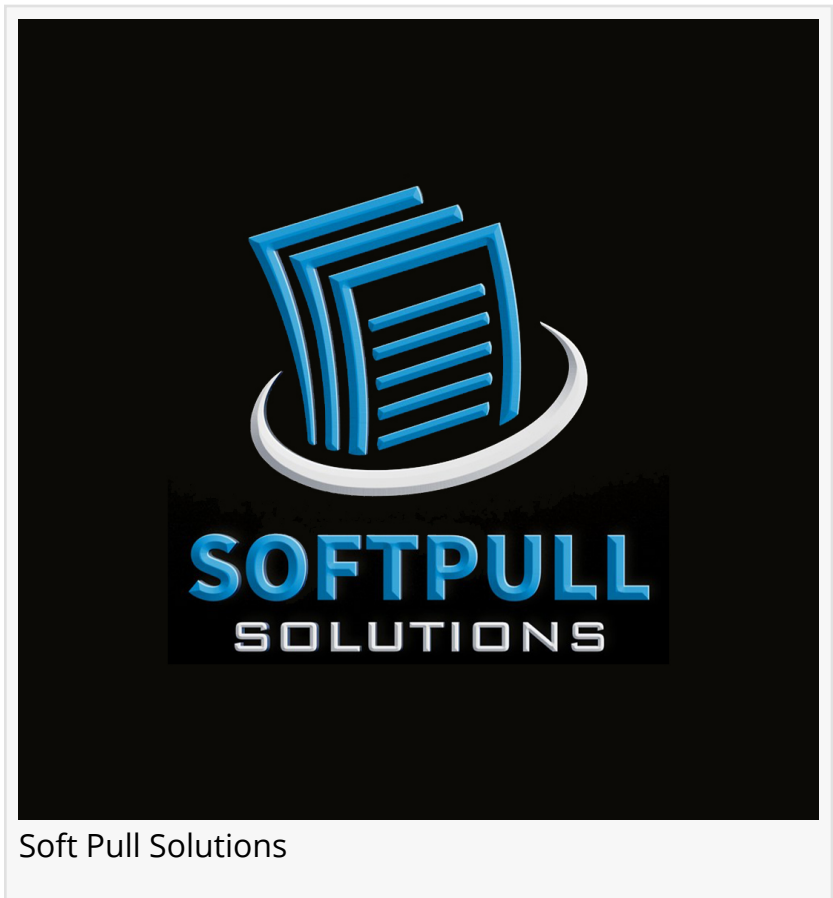
By incorporating SSA-89 verification into the mortgage origination process, lenders can add another layer of assurance when reviewing borrower files and identity-related documentation. This can be especially important in high-volume environments where consistent, repeatable verification standards are essential.

Common use cases for SSA-89 Social Security Verification include:

- Identity verification during mortgage origination
- Compliance support for lender and investor requirements
- Fraud reduction and applicant validation
- Added confidence when reviewing borrower documentation

8821 Tax Transcript Access Helps Accelerate Underwriting Timelines

For lenders looking to improve speed and efficiency in tax data retrieval, 8821 Tax Transcript



Access provides a faster, more efficient path to digital tax transcript information directly from the IRS.

Manual transcript retrieval processes can slow down loan reviews and create bottlenecks in underwriting. By helping organizations obtain digital tax data more efficiently, 8821 Tax Transcript Access can reduce delays, lower operational friction, and support improved downstream income analysis.

This service is designed to help lenders move more quickly through the review process while maintaining access to direct-source data that supports cleaner and more reliable underwriting workflows.

Common use cases for 8821 Tax Transcript Access include:

- Mortgage income verification
- Loan underwriting support
- Faster tax-document review workflows
- Direct-source data retrieval for cleaner downstream analysis

A Comprehensive Verification Solution for Today's Mortgage Industry

While each service offers standalone value, together 4506-C IRS Tax Transcript Verification, SSA-89 Social Security Verification, and 8821 Tax Transcript Access create a more complete borrower verification strategy for lenders and financial institutions seeking to modernize their mortgage workflows.

By combining income verification, identity confirmation, and digital transcript retrieval, Soft Pull Solutions helps clients improve operational efficiency while supporting stronger documentation quality and more consistent underwriting practices.

These services are designed to support a wide range of mortgage and financial services use cases, including:

- Mortgage origination
- Loan underwriting
- Quality control and post-close reviews
- Fraud prevention
- Compliance support
- Investor-driven verification requirements
- Borrower income validation
- Identity verification

As lenders continue to prioritize automation, speed, and data integrity, solutions that provide access to trusted third-party and government-source verification data are becoming increasingly important.

Soft Pull Solutions' latest offerings are intended to help organizations respond to those demands

with scalable services built around workflow efficiency and borrower data confidence.

About Soft Pull Solutions

Soft Pull Solutions provides mortgage and financial verification services designed to help lenders streamline borrower review processes, improve compliance support, and increase confidence in income and identity validation. Through direct-source verification tools and workflow-focused solutions, Soft Pull Solutions helps mortgage lenders, brokers, banks, credit unions, and financial service providers reduce friction, strengthen documentation quality, and support underwriting outcomes.

Visit Soft Pull Solutions for more information on verification services.

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