

Real Estate Mortgage Investment Conduits (REMICs) Reporting Information

(And Other Collateralized Debt Obligations
(CDOs))

Volume 44 of 44



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Saluda Grade Alternative Mortgage Trust 2024-INV1 REMIC 1
Carrie Reynolds, Vice President

U.S. Bank Trust Company, N.A.

One Federal Street, 3rd Floor

Boston, MA 02110

Tel: 949-224-7046

CUSIP: Class A-1: 795924*AA7;

Class A-1-CC: NA; Class A-2: 795924*AB5;

Class A-2-CC: NA;

Class A-3: 795924*AC3; Class A-3-CC: NA;

Class A-IO-S: 795924*AH2; Class B-1:

795924*AE9; Class B-2:

795924*AF6; Class B-3:

795924*AG4; Class M-1:

795924*AD1; Class P:

795924*AK5; Class X:

795924*AJ8; Class X-CC: NA

Startup/Issue Date: 08/08/2024

Saluda Grade Alternative Mortgage Trust 2024-INV1 REMIC 2
Carrie Reynolds, Vice President

U.S. Bank Trust Company, N.A.

One Federal Street, 3rd Floor

Boston, MA 02110

Tel: 949-224-7046

CUSIP: Class A-1: 795924*AA7;

Class A-1-CC: NA; Class A-2: 795924*AB5;

Class A-2-CC: NA;

Class A-3: 795924*AC3; Class A-3-CC: NA;

Class A-IO-S: 795924*AH2; Class B-1:

795924*AE9; Class B-2:

795924*AF6; Class B-3:

795924*AG4; Class M-1:

795924*AD1; Class P:

795924*AK5; Class X:

795924*AJ8; Class X-CC: NA

Startup/Issue Date: 08/08/2024

Sandhurst Capital Trust Series 2024-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: 10/01/2024

SELF Comm Mtg Trust Comm Mtg P/T Certs, Series

2024-STRG Upper-Tier REMIC

Nneka Kalu, Trust Officer

C/O Computershare Trust Company, N.A.

9062 Old Annapolis Rd.

Columbia, MD 21045

Tel: (667) 300-9377

CUSIP: Class A: 81631W*AA4;

Class B: 81631W*AC0; Class C:

81631W*AE6; Class D:

81631W*AG1; Class E:

81631W*AJ5; Class F:

81631W*AL0; Class HRR:

81631W*AN6

Startup/Issue Date: 11/15/2024

SHR Trust Comm Mtg P/T Certs, Series 2024-LXRY Upper-Tier REMIC

Nneka Kalu, Trust Officer

C/O Computershare Trust Company, N.A.

9062 Old Annapolis Rd.

Columbia, MD 21045

Tel: (667) 300-9377

CUSIP: Class A: 784234A*AA4;

Class B: 784234A*AC0; Class C:

784234A*AE6; Class D:

784234A*AG1; Class E:

784234A*AJ5; Class HRR:

784234A*AL0; Class P:

784234A*AN6

Startup/Issue Date: 10/15/2024

STAR Trust SF Rental P/T Certs, Series 2024-SFR4 Trust REMIC

Nneka Kalu, Trust Officer

C/O Computershare Trust Company, N.A.

9062 Old Annapolis Rd.

Columbia, MD 21045

Tel:

CUSIP: Class A: 85520A*AA7;

Class B: 85520A*AC3; Class C: 85520A*AE9;

Class D:

85520A*AG4

Startup/Issue Date: 09/26/2024

Toorak Mortgage Trust Series 2022-1 2024-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: 10/01/2024

Toorak Mortgage Trust Series 2022-2 2024-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: 10/01/2024

Toorak Mortgage Trust Series 2024-1 2024-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: 10/01/2024

Toorak Mortgage Trust Series 2024-RRTL1 2024-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: 10/01/2024

**Toorak Mortgage Trust Series
2024-RRTL2 2024-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: 10/01/2024

**Towd Point Mortgage Trust 2024-
3 Lower-Tier REMIC**

Carrie Reynolds, Vice President

U.S. Bank Trust Company, N.A.

One Federal Street, 3rd Floor

Boston, MA 02110

Tel: 949-224-7046

CUSIP: Class A1: 89183F*AA6;

Class A1A: 89183F*AP3; Class A1B:
89183F*AQ1; Class A2: 89183F*AB4; Class
B1:

89183F*AE8; Class B2:

89183F*AF5; Class B3:

89183F*AG3; Class B4:

89183F*AH1; Class B5:

89183F*AJ7; Class M1:

89183F*AC2; Class M2:

89183F*AD0; Class X:

89183F*AM0; Class XS1:

89183F*AK4; Class XS2:

89183F*AL2

Startup/Issue Date: 07/30/2024

Towd Point Mortgage Trust 2024-3 Middle-Tier REMIC

Carrie Reynolds, Vice President

U.S. Bank Trust Company, N.A.

One Federal Street, 3rd Floor

Boston, MA 02110

Tel: 949-224-7046

CUSIP: Class A1: 89183F*AA6;

Class A1A: 89183F*AP3; Class A1B:
89183F*AQ1; Class A2: 89183F*AB4; Class
B1:

89183F*AE8; Class B2:

89183F*AF5; Class B3:

89183F*AG3; Class B4:

89183F*AH1; Class B5:

89183F*AJ7; Class M1:

89183F*AC2; Class M2:

89183F*AD0; Class X:

89183F*AM0; Class XS1:

89183F*AK4; Class XS2:

89183F*AL2

Startup/Issue Date: 07/30/2024

Towd Point Mortgage Trust 2024-3 Upper-Tier REMIC

Carrie Reynolds, Vice President

U.S. Bank Trust Company, N.A.

One Federal Street, 3rd Floor

Boston, MA 02110

Tel: 949-224-7046

CUSIP: Class A1: 89183F*AA6;

Class A1A: 89183F*AP3; Class A1B:

89183F*AQ1; Class A2: 89183F*AB4; Class B1:

89183F*AE8; Class B2:

89183F*AF5; Class B3:

89183F*AG3; Class B4:

89183F*AH1; Class B5:

89183F*AJ7; Class M1:

89183F*AC2; Class M2:

89183F*AD0; Class X:

89183F*AM0; Class XS1:

89183F*AK4; Class XS2:

89183F*AL2

Startup/Issue Date: 07/30/2024

Towd Point Mortgage Trust 2024- CES3 Lower-Tier REMIC

Carrie Reynolds, Vice President

U.S. Bank Trust Company, N.A.

One Federal Street, 3rd Floor

Boston, MA 02110

Tel: 949-224-7046

CUSIP: Class A1: 89183E*AA9;

Class M2D: 89183E*AY7; Class X:
89183E*AH4; Class B1:

89183E*AE1; Class M2B:

89183E*AU5; Class XS1:

89183E*AJ0; Class B1B:

89183E*AP6; Class M2C:

89183E*AW1; Class B3:

89183E*AG6; Class M2CX:

89183E*AX9; Class M1:

89183E*AC5; Class M2AX:

89183E*AT8; Class XS2:

89183E*AK7; Class B1AX:

89183E*AN1; Class B1BX:

89183E*AQ4; Class M2BX:

89183E*AV3; Class M2:

89183E*AD3; Class M2A:

89183E*AS0; Class B2:

89183E*AF8; Class AX:

89183E*AL5; Class M2DX:

89183E*AZ4; Class B1A:

89183E*AM3; Class A2:

89183E*AB7

Startup/Issue Date: 06/11/2024

Towd Point Mortgage Trust 2024- CES3 Upper-Tier REMIC

Carrie Reynolds, Vice President

U.S. Bank Trust Company, N.A.

One Federal Street, 3rd Floor

Boston, MA 02110

Tel: 949-224-7046

CUSIP: Class A1: 89183E*AA9;

Class M2D: 89183E*AY7; Class X:
89183E*AH4; Class B1:

89183E*AE1; Class M2B:

89183E*AU5; Class XS1:

89183E*AJ0; Class B1B:

89183E*AP6; Class M2C:

89183E*AW1; Class B3:

89183E*AG6; Class M2CX:

89183E*AX9; Class M1:

89183E*AC5; Class M2AX:

89183E*AT8; Class XS2:

89183E*AK7; Class B1AX:

89183E*AN1; Class B1BX:

89183E*AQ4; Class M2BX:

89183E*AV3; Class M2:

89183E*AD3; Class M2A:

89183E*AS0; Class B2:

89183E*AF8; Class AX:

89183E*AL5; Class M2DX:

89183E*AZ4; Class B1A:

89183E*AM3; Class A2:

89183E*AB7

Startup/Issue Date: 06/11/2024

Towd Point Mortgage Trust 2024- CES4 Lower-Tier REMIC

Carrie Reynolds, Vice President

U.S. Bank Trust Company, N.A.

One Federal Street, 3rd Floor

Boston, MA 02110

Tel: 949-224-7046

CUSIP: Class A1: 89182Q*AA3;

Class A2: 89182Q*AB1; Class A2A:
89182Q*AH8; Class A2AX: 89182Q*AJ4;
Class A2B:

89182Q*AK1; Class A2BX:

89182Q*AL9; Class A2C:

89182Q*AM7; Class A2CX:

89182Q*AN5; Class A2D:

89182Q*AP0; Class A2DX:

89182Q*AQ8; Class AX:

89182Q*BM6; Class B1:

89182Q*AE5; Class B1A:

89182Q*BH7; Class B1AX:

89182Q*BJ3; Class B1B:

89182Q*BK0; Class B1BX:

89182Q*BL8; Class B2:

89182Q*AF2; Class B3:

89182Q*AG0; Class M1:

89182Q*AC9; Class M1A:

89182Q*AR6; Class M1AX:

89182Q*AS4; Class M1B:

89182Q*AT2; Class M1BX:

89182Q*AU9; Class M1C:

89182Q*AV7; Class M1CX:

89182Q*AW5; Class M1D:

89182Q*AX3; Class M1DX:

89182Q*AY1; Class M2:

89182Q*AD7; Class M2A:

89182Q*AZ8; Class M2AX:

89182Q*BA2; Class M2B:

89182Q*BB0; Class M2BX:

89182Q*BC8; Class M2C:

89182Q*BD6; Class M2CX:

89182Q*BE4; Class M2D:

89182Q*BF1; Class M2DX:

89182Q*BG9; Class X:

89182Q*BQ7; Class XS1:

89182Q*BN4; Class XS2:

89182Q*BP9

Startup/Issue Date: 09/27/2024

Towd Point Mortgage Trust 2024- CES4 Upper-Tier REMIC

Carrie Reynolds, Vice President

U.S. Bank Trust Company, N.A.

One Federal Street, 3rd Floor

Boston, MA 02110

Tel: 949-224-7046

CUSIP: Class A1: 89182Q*AA3;

Class A2: 89182Q*AB1; Class A2A:
89182Q*AH8; Class A2AX: 89182Q*AJ4;
Class A2B:

89182Q*AK1; Class A2BX:

89182Q*AL9; Class A2C:

89182Q*AM7; Class A2CX:

89182Q*AN5; Class A2D:

89182Q*AP0; Class A2DX:

89182Q*AQ8; Class AX:

89182Q*BM6; Class B1:

89182Q*AE5; Class B1A:

89182Q*BH7; Class B1AX:

89182Q*BJ3; Class B1B:

89182Q*BK0; Class B1BX:

89182Q*BL8; Class B2:
89182Q*AF2; Class B3:
89182Q*AG0; Class M1:
89182Q*AC9; Class M1A:
89182Q*AR6; Class M1AX:
89182Q*AS4; Class M1B:
89182Q*AT2; Class M1BX:
89182Q*AU9; Class M1C:
89182Q*AV7; Class M1CX:
89182Q*AW5; Class M1D:
89182Q*AX3; Class M1DX:
89182Q*AY1; Class M2:
89182Q*AD7; Class M2A:
89182Q*AZ8; Class M2AX:
89182Q*BA2; Class M2B:
89182Q*BB0; Class M2BX:

89182Q*BC8; Class M2C:

89182Q*BD6; Class M2CX:

89182Q*BE4; Class M2D:

89182Q*BF1; Class M2DX:

89182Q*BG9; Class X:

89182Q*BQ7; Class XS1:

89182Q*BN4; Class XS2:

89182Q*BP9

Startup/Issue Date: 09/27/2024

Towd Point Mortgage Trust 2024- CES5 Lower-Tier REMIC

Carrie Reynolds, Vice President

U.S. Bank Trust Company, N.A.

One Federal Street, 3rd Floor

Boston, MA 02110

Tel: 949-224-7046

CUSIP: Class A1: 89183Q*AA2;

Class A2: 89183Q*AB0; Class A2A:
89183Q*AH7; Class A2AX: 89183Q*AJ3;
Class A2B:

89183Q*AK0; Class A2BX:

89183Q*AL8; Class A2C:

89183Q*AM6; Class A2CX:

89183Q*AN4; Class A2D:

89183Q*AP9; Class A2DX:

89183Q*AQ7; Class AX:

89183Q*BM5; Class B1:

89183Q*AE4; Class B1A:

89183Q*BH6; Class B1AX:

89183Q*BJ2; Class B1B:

89183Q*BK9; Class B1BX:

89183Q*BL7; Class B2:

89183Q*AF1; Class B3:
89183Q*AG9; Class M1:
89183Q*AC8; Class M1A:
89183Q*AR5; Class M1AX:
89183Q*AS3; Class M1B:
89183Q*AT1; Class M1BX:
89183Q*AU8; Class M1C:
89183Q*AV6; Class M1CX:
89183Q*AW4; Class M1D:
89183Q*AX2; Class M1DX:
89183Q*AY0; Class M2:
89183Q*AD6; Class M2A:
89183Q*AZ7; Class M2AX:
89183Q*BA1; Class M2B:
89183Q*BB9; Class M2BX:
89183Q*BC7; Class M2C:

89183Q*BD5; Class M2CX:

89183Q*BE3; Class M2D:

89183Q*BF0; Class M2DX:

89183Q*BG8; Class X:

89183Q*BQ6; Class XS1:

89183Q*BN3; Class XS2:

89183Q*BP8

Startup/Issue Date: 10/09/2024

Towd Point Mortgage Trust 2024- CES5 Upper-Tier REMIC

Carrie Reynolds, Vice President

U.S. Bank Trust Company, N.A.

One Federal Street, 3rd Floor

Boston, MA 02110

Tel: 949-224-7046

CUSIP: Class A1: 89183Q*AA2;

Class A2: 89183Q*AB0; Class A2A:
89183Q*AH7; Class A2AX: 89183Q*AJ3;
Class A2B:

89183Q*AK0; Class A2BX:

89183Q*AL8; Class A2C:

89183Q*AM6; Class A2CX:

89183Q*AN4; Class A2D:

89183Q*AP9; Class A2DX:

89183Q*AQ7; Class AX:

89183Q*BM5; Class B1:

89183Q*AE4; Class B1A:

89183Q*BH6; Class B1AX:

89183Q*BJ2; Class B1B:

89183Q*BK9; Class B1BX:

89183Q*BL7; Class B2:

89183Q*AF1; Class B3:

89183Q*AG9; Class M1:
89183Q*AC8; Class M1A:
89183Q*AR5; Class M1AX:
89183Q*AS3; Class M1B:
89183Q*AT1; Class M1BX:
89183Q*AU8; Class M1C:
89183Q*AV6; Class M1CX:
89183Q*AW4; Class M1D:
89183Q*AX2; Class M1DX:
89183Q*AY0; Class M2:
89183Q*AD6; Class M2A:
89183Q*AZ7; Class M2AX:
89183Q*BA1; Class M2B:
89183Q*BB9; Class M2BX:
89183Q*BC7; Class M2C:
89183Q*BD5; Class M2CX:

89183Q*BE3; Class M2D:

89183Q*BF0; Class M2DX:

89183Q*BG8; Class X:

89183Q*BQ6; Class XS1:

89183Q*BN3; Class XS2:

89183Q*BP8

Startup/Issue Date: 10/09/2024

**TPG Trust Comm Mtg P/T Certs,
Ser 2024-WLSC Upper-Tier RE-
MIC**

Nneka Kalu, Trust Officer

C/O Computershare Trust Company, N.A.

9062 Old Annapolis Rd.

Columbia, MD 21045

Tel: (667) 300-9377

CUSIP: Class A: 872973*AA0;

Class B: 872973*AG7; Class C: 872973*AJ1;

Class D:

872973*AL6; Class HRR:

872973*AP7

Startup/Issue Date: 11/15/2024

**Tricon Residential SF Rental P/T
Certs, Series 2024-SFR3 Trust
REMIC**

Nneka Kalu, Trust Officer

C/O Computershare Trust Company, N.A.

9062 Old Annapolis Rd.

Columbia, MD 21045

Tel: (667) 300-9377

CUSIP: Class A: 89616Y*AA2;

Class B: 89616Y*AB0; Class C: 89616Y*AC8;
Class D:

89616Y*AD6; Class E: TAH24S*F3E

Startup/Issue Date: 08/08/2024

**Tricon Residential SF Rental P/T
Certs, Series 2024-SFR4 Trust
REMIC**

Nneka Kalu, Trust Officer

C/O Computershare Trust Company, N.A.

9062 Old Annapolis Rd.

Columbia, MD 21045

Tel: (667) 300-9377

CUSIP: Class A: 895975*AA8;

Class B: 895975*AB6; Class C: 895975*AC4;
Class D:

895975*AD2; Class E: TAH24S*F4E

Startup/Issue Date: 11/12/2024

TVC Mortgage Trust

2024-RRTL1 Lower-Tier REMIC

Carrie Reynolds, Vice President

U.S. Bank Trust Company, N.A.

One Federal Street, 3rd Floor

Boston, MA 02110

Tel: 949-224-7046

CUSIP: Class M2: 87306W*AD9;

Class M1: 87306W*AC1; Class A2:
87306W*AB3; Class XS:

87306W*AE7; Class A1:

87306W*AA5

Startup/Issue Date: 08/08/2024

TVC Mortgage Trust

2024-RRTL1 Middle-Tier REMIC 1

Carrie Reynolds, Vice President

U.S. Bank Trust Company, N.A.

One Federal Street, 3rd Floor

Boston, MA 02110

Tel: 949-224-7046

CUSIP: Class M2: 87306W*AD9;

Class M1: 87306W*AC1; Class A2:
87306W*AB3; Class XS:

87306W*AE7; Class A1:

87306W*AA5

Startup/Issue Date: 08/08/2024

TVC Mortgage Trust

2024-RRTL1 Middle-Tier REMIC 2

Carrie Reynolds, Vice President

U.S. Bank Trust Company, N.A.

One Federal Street, 3rd Floor

Boston, MA 02110

Tel: 949-224-7046

CUSIP: Class M2: 87306W*AD9;

Class M1: 87306W*AC1; Class A2:

87306W*AB3; Class XS:

87306W*AE7; Class A1:

87306W*AA5

Startup/Issue Date: 08/08/2024

TVC Mortgage Trust

2024-RRTL1 Upper-Tier REMIC

Carrie Reynolds, Vice President

U.S. Bank Trust Company, N.A.

One Federal Street, 3rd Floor

Boston, MA 02110

Tel: 949-224-7046

CUSIP: Class M2: 87306W*AD9;

Class M1: 87306W*AC1; Class A2:
87306W*AB3; Class XS:

87306W*AE7; Class A1:

87306W*AA5

Startup/Issue Date: 08/08/2024

**VEGAS Trust Comm Mtg P/T Certs,
Series 2024-TI Upper-Tier REMIC**

Nneka Kalu, Trust Officer

C/O Computershare Trust Company, N.A.

9062 Old Annapolis Rd.

Columbia, MD 21045

Tel: (667) 300-9377

CUSIP: Class A: 92254A*AA5;

Class X: 92254A*AC1; Class HRR:
92254A*AE7

Startup/Issue Date: 11/19/2024

Velocity Commercial Capital Loan Trust 2024-3 REMIC 1

Carrie Reynolds, Vice President

U.S. Bank Trust Company, N.A.

One Federal Street, 3rd Floor

Boston, MA 02110

Tel: 949-224-7046

CUSIP: Class M3-IO: 92259Q*AJ6; Class M6-
IO:

92259Q*AW7; Class M-2:

92259Q*AG2; Class M4-IO:

92259Q*AQ0; Class A-IO:
92259Q*AC1; Class M5-A:
92259Q*AS6; Class M-1:
92259Q*AD9; Class M5-IO:
92259Q*AT4; Class M3-A:
92259Q*AL1; Class M2-A:
92259Q*AH0; Class XS:
92259Q*AY3; Class M1-A:
92259Q*AE7; Class M1-IO:
92259Q*AF4; Class M6-A:
92259Q*AV9; Class M2-IO:
92259Q*AN9; Class M-4:
92259Q*AN7; Class M2-IO:
92259Q*AJ6; Class P:
92259Q*AX5; Class M-6:
92259Q*AU1; Class M-5:

92259Q*AR8; Class A-S:

92259Q*AB3; Class M3-IO:

92259Q*AM9; Class A:

92259Q*AA5; Class M-3:

92259Q*AK3; Class M4-A:

92259Q*AP2

Startup/Issue Date: 06/13/2024

Velocity Commercial Capital Loan Trust 2024-3 REMIC 2

Carrie Reynolds, Vice President

U.S. Bank Trust Company, N.A.

One Federal Street, 3rd Floor

Boston, MA 02110

Tel: 949-224-7046

CUSIP: Class M3-IO: 92259Q*AJ6; Class M6-IO:

92259Q*AW7; Class M-2:

92259Q*AG2; Class M4-IO:

92259Q*AQ0; Class A-IO:

92259Q*AC1; Class M5-A:

92259Q*AS6; Class M-1:

92259Q*AD9; Class M5-IO:

92259Q*AT4; Class M3-A:

92259Q*AL1; Class M2-A:

92259Q*AH0; Class XS:

92259Q*AY3; Class M1-A:

92259Q*AE7; Class M1-IO:

92259Q*AF4; Class M6-A:

92259Q*AV9; Class M2-IO:

92259Q*AN9; Class M-4:

92259Q*AN7; Class M2-IO:

92259Q*AJ6; Class P:

92259Q*AX5; Class M-6:

92259Q*AU1; Class M-5:

92259Q*AR8; Class A-S:

92259Q*AB3; Class M3-IO:

92259Q*AM9; Class A:

92259Q*AA5; Class M-3:

92259Q*AK3; Class M4-A:

92259Q*AP2

Startup/Issue Date: 06/13/2024

Velocity Commercial Capital Loan Trust 2024-3 REMIC 3

Carrie Reynolds, Vice President

U.S. Bank Trust Company, N.A.

One Federal Street, 3rd Floor

Boston, MA 02110

Tel: 949-224-7046

CUSIP: Class M3-IO: 92259Q*AJ6; Class M6-IO:

92259Q*AW7; Class M-2:

92259Q*AG2; Class M4-IO:

92259Q*AQ0; Class A-IO:

92259Q*AC1; Class M5-A:

92259Q*AS6; Class M-1:

92259Q*AD9; Class M5-IO:

92259Q*AT4; Class M3-A:

92259Q*AL1; Class M2-A:

92259Q*AH0; Class XS:

92259Q*AY3; Class M1-A:

92259Q*AE7; Class M1-IO:

92259Q*AF4; Class M6-A:

92259Q*AV9; Class M2-IO:

92259Q*AN9; Class M-4:

92259Q*AN7; Class M2-IO:

92259Q*AJ6; Class P:

92259Q*AX5; Class M-6:

92259Q*AU1; Class M-5:

92259Q*AR8; Class A-S:

92259Q*AB3; Class M3-IO:

92259Q*AM9; Class A:

92259Q*AA5; Class M-3:

92259Q*AK3; Class M4-A:

92259Q*AP2

Startup/Issue Date: 06/13/2024

Velocity Commercial Capital Loan Trust 2024-4 REMIC 1

Carrie Reynolds, Vice President

U.S. Bank Trust Company, N.A.

One Federal Street, 3rd Floor

Boston, MA 02110

Tel: 949-224-7046

CUSIP: Class A: 92259W*AA2;

Class A-IO: 92259W*AK0; Class A-S:

92259W*AJ3; Class M-1: 92259W*AB0; Class
M-2:

92259W*AC8; Class M-3:

92259W*AD6; Class M-4:

92259W*AE4; Class M-5:

92259W*AF1; Class M-6:

92259W*AG9; Class M-7:

92259W*AH7; Class M1-A:

92259W*AL8; Class M1-IO:

92259W*AM6; Class M2-A:

92259W*AN4; Class M2-IO:

92259W*AP9; Class M3-A:

92259W*AQ7; Class M3-IO:

92259W*AR5; Class M4-A:

92259W*AS3; Class M4-IO:

92259W*AT1; Class M5-A:

92259W*AU8; Class M5-IO:

92259W*AV6; Class M6-A:

92259W*AW4; Class M6-IO:

92259W*AX2; Class P:

92259W*AY0; Class XS:

92259W*AZ7

Startup/Issue Date: 08/13/2024

Velocity Commercial Capital Loan Trust 2024-4 REMIC 2

Carrie Reynolds, Vice President

U.S. Bank Trust Company, N.A.

One Federal Street, 3rd Floor

Boston, MA 02110

Tel: 949-224-7046

CUSIP: Class A: 92259W*AA2;

Class A-IO: 92259W*AK0; Class A-S:

92259W*AJ3; Class M-1: 92259W*AB0; Class M-2:

92259W*AC8; Class M-3:

92259W*AD6; Class M-4:

92259W*AE4; Class M-5:

92259W*AF1; Class M-6:

92259W*AG9; Class M-7:

92259W*AH7; Class M1-A:

92259W*AL8; Class M1-IO:

92259W*AM6; Class M2-A:

92259W*AN4; Class M2-IO:

92259W*AP9; Class M3-A:

92259W*AQ7; Class M3-IO:

92259W*AR5; Class M4-A:

92259W*AS3; Class M4-IO:

92259W*AT1; Class M5-A:

92259W*AU8; Class M5-IO:

92259W*AV6; Class M6-A:

92259W*AW4; Class M6-IO:

92259W*AX2; Class P:

92259W*AY0; Class XS:

92259W*AZ7

Startup/Issue Date: 08/13/2024

Velocity Commercial Capital Loan Trust 2024-4 REMIC 3

Carrie Reynolds, Vice President

U.S. Bank Trust Company, N.A.

One Federal Street, 3rd Floor

Boston, MA 02110

Tel: 949-224-7046

CUSIP: Class A: 92259W*AA2;

Class A-IO: 92259W*AK0; Class A-S:

92259W*AJ3; Class M-1: 92259W*AB0; Class
M-2:

92259W*AC8; Class M-3:

92259W*AD6; Class M-4:

92259W*AE4; Class M-5:

92259W*AF1; Class M-6:

92259W*AG9; Class M-7:

92259W*AH7; Class M1-A:

92259W*AL8; Class M1-IO:

92259W*AM6; Class M2-A:

92259W*AN4; Class M2-IO:

92259W*AP9; Class M3-A:

92259W*AQ7; Class M3-IO:

92259W*AR5; Class M4-A:

92259W*AS3; Class M4-IO:

92259W*AT1; Class M5-A:

92259W*AU8; Class M5-IO:

92259W*AV6; Class M6-A:

92259W*AW4; Class M6-IO:

92259W*AX2; Class P:

92259W*AY0; Class XS:

92259W*AZ7

Startup/Issue Date: 08/13/2024

Victoria Capital Trust UK Series 2024-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: 10/01/2024

Victoria Capital Trust US Series 2024-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: 10/01/2024

**Victoria Capital Trust US Series
2024-Q4-DSCR REMIC**

G John Mautz III, Tax Agent for Trustee

225 West Washington Street

Chicago, IL 60606

Tel:

CUSIP: Class A: NA

Startup/Issue Date: 10/01/2024

**WCORE Commercial Mortgage
Trust Comm Mtg P/T Certs,
SERIES 2024-CORE Upper-Tier RE-
MIC**

Nneka Kalu, Trust Officer

C/O Computershare Trust Company, N.A.

9062 Old Annapolis Rd.

Columbia, MD 21045

Tel: (667) 300-9377

CUSIP: Class A: 951913*AA0;

Class B: 951913*AC6; Class C: 951913*AE2;

Class D:

951913*AG7; Class E:

951913*AJ1; Class HRR:

951913*AL6

Startup/Issue Date: 11/19/2024

Webster Bank Multifamily Housing Mortgage Loan Trust

2024-Q028 Lower-Tier REMIC

Carrie Reynolds, Vice President

U.S. Bank Trust Company, N.A.

One Federal Street, 3rd Floor

Boston, MA 02110

Tel: 949-224-7046

CUSIP: Class A: 94768P*AB5; Class X:
94768P*AD1

Startup/Issue Date: 09/30/2024

Webster Bank Multifamily Housing Mortgage Loan Trust

2024-Q028 Upper-Tier REMIC

Carrie Reynolds, Vice President

U.S. Bank Trust Company, N.A.

One Federal Street, 3rd Floor

Boston, MA 02110

Tel: 949-224-7046

CUSIP: Class A: 94768P*AB5; Class X:
94768P*AD1

Startup/Issue Date: 09/30/2024

**Wells Fargo Comm Mtg Trust
Comm Mtg P/T Certs, Series
2024-MGP Fund XI U-T REMIC**

Nneka Kalu, Trust Officer

C/O Computershare Trust Company, N.A.

9062 Old Annapolis Rd.

Columbia, MD 21045

Tel: (667) 300-9377

CUSIP: Class A-11: 95003T*AA1; Class B-11:

95003T*AC7; Class C-11:

95003T*AE3; Class D-11:

95003T*AG8; Class E-11:

95003T*AJ2; Class HRR-11:

4377

95003T*AL7

Startup/Issue Date: 08/15/2024

**Wells Fargo Comm Mtg Trust
Comm Mtg P/T Certs, Series
2024-MGP Fund XII U-T REMIC**

Nneka Kalu, Trust Officer

C/O Computershare Trust Company, N.A.

9062 Old Annapolis Rd.

Columbia, MD 21045

Tel: (667) 300-9377

CUSIP: Class A-12: 95003T*AS2; Class B-12:

95003T*AU7; Class C-12:

95003T*AW3; Class HRR-12:

95003T*AY9

Startup/Issue Date: 08/15/2024

Wells Fargo Commercial Mtg Trust Comm Mtg P/T Certs, SERIES 2024-5C1 Upper-Tier REMIC

Nneka Kalu, Trust Officer

C/O Computershare Trust Company, N.A.

9062 Old Annapolis Rd.

Columbia, MD 21045

Tel: (667) 300-9377

CUSIP: Class A: 95003V*AA6;

Class A-2: 95003V*AB4; Class A-3:

95003V*AC2; Class X-A: 95003V*AD0; Class
X-B:

95003V*AE8; Class A-S:

95003V*AF5; Class B:

95003V*AG3; Class C:

95003V*AH1; Class X-D:

95003V*AJ7; Class X-F:

95003V*AL2; Class D:

95003V*AN8; Class E:

95003V*AQ1; Class F:

95003V*AS7; Class G-RR:

95003V*AU2; Class J-RR:

95003V*AW8

Startup/Issue Date: 07/25/2024

**Wells Fargo Commercial Mtg Trust
Comm Mtg P/T Certs, SERIES
2024-5C2 Upper-Tier REMIC**

Nancy Odwuor, Vice President

C/O Computershare Trust Company, N.A.

9062 Old Annapolis Rd.

Columbia, MD 21045

Tel: (410) 423-9436

CUSIP: Class A-1: 95003U*AA8;

Class A-2: 95003U*AC4; Class A-3:

95003U*AD2; Class X-A: 95003U*AE0; Class
X-B:

95003U*AF7; Class A-S:

95003U*AG5; Class B:

95003U*AH3; Class C:

95003U*AJ9; Class X-D:

95003U*AK6; Class D:

95003U*AM2; Class E-RR:

95003U*AP5; Class F-RR:

95003U*AR1; Class G-RR:

95003U*AT7; Class J-RR:

95003U*AV2; Class K-RR:

95003U*AX8

Startup/Issue Date: 11/27/2024

Wells Fargo Commercial Mtg Trust Comm Mtg P/T Certs, SERIES 2024-BPRC Upper-Tier RE-MIC

Nneka Kalu, Trust Officer

C/O Computershare Trust Company, N.A.

9062 Old Annapolis Rd.

Columbia, MD 21045

Tel: (667) 300-9377

CUSIP: Class A: 95004A*AA1;

Class X: 95004A*AC7; Class B: 95004A*AE3;

Class C:

95004A*AG8; Class D:

95004A*AJ2; Class HRR:

95004A*AL7

Startup/Issue Date: 07/15/2024

Wells Fargo Commercial Mtg Trust Comm Mtg P/T Certs, SERIES 2024-C63 Upper-Tier REMIC

Nneka Kalu, Trust Officer

C/O Computershare Trust Company, N.A.

9062 Old Annapolis Rd.

Columbia, MD 21045

Tel: (667) 300-9377

CUSIP: Class A-1: 94990F*AA9;

Class A-3: 94990F*AB7; Class A-SB:
94990F*AC5; Class A-4: 94990F*AD3; Class
A-5:

94990F*AE1; Class X-A:

94990F*AF8; Class X-B:

94990F*AG6; Class A-S:

94990F*AH4; Class B:

94990F*AJ0; Class C:

94990F*AK7; Class X-D:

94990F*AL5; Class X-F:

94990F*AN1; Class D:

94990F*AQ4; Class E:

94990F*AS0; Class F:

94990F*AU5; Class G-RR:

94990F*AW1; Class J-RR:

94990F*AY7

Startup/Issue Date: 08/29/2024

2024-I13 FANNIE MAE REMIC TRUST

REMIC INVESTOR HOTLINE

1100 15TH STREET NW

WASHINGTON, DC 20005

Tel: 800-232-6643

CUSIP: Class SR: NA; Class IO: NA; Class R:
NA; Class RL: NA

Startup/Issue Date: 05/30/2024

2024-I14 FANNIE MAE REMIC TRUST

REMIC INVESTOR HOTLINE

1100 15TH STREET NW

WASHINGTON, DC 20005

Tel: 800-232-6643

CUSIP: Class SR: NA; Class IO: NA; Class R:
NA; Class RL: NA

Startup/Issue Date: 05/30/2024

2024-I15 FANNIE MAE REMIC TRUST

REMIC INVESTOR HOTLINE

4385

1100 15TH STREET NW

WASHINGTON, DC 20005

Tel: 800-232-6643

CUSIP: Class SR: NA; Class IO: NA; Class R:
NA; Class RL: NA

Startup/Issue Date: 05/30/2024

2024-I16 FANNIE MAE REMIC TRUST

REMIC INVESTOR HOTLINE

1100 15TH STREET NW

WASHINGTON, DC 20005

Tel: 800-232-6643

CUSIP: Class SR: NA; Class R: NA; Class RL:
NA

Startup/Issue Date: 06/30/2024

2024-I17 FANNIE MAE REMIC TRUST

REMIC INVESTOR HOTLINE

1100 15TH STREET NW

WASHINGTON, DC 20005

Tel: 800-232-6643

CUSIP: Class SR: NA; Class R: NA; Class RL: NA

Startup/Issue Date: 06/30/2024

2024-I18 FANNIE MAE REMIC TRUST

REMIC INVESTOR HOTLINE

1100 15TH STREET NW

WASHINGTON, DC 20005

Tel: 800-232-6643

CUSIP: Class SR: NA; Class R: NA; Class RL: NA

Startup/Issue Date: 06/30/2024

2024-I19 FANNIE MAE REMIC TRUST

REMIC INVESTOR HOTLINE

1100 15TH STREET NW

WASHINGTON, DC 20005

Tel: 800-232-6643

CUSIP: Class SR: NA; Class IO: NA; Class R: NA; Class RL: NA

Startup/Issue Date: 07/30/2024

2024-I20 FANNIE MAE REMIC TRUST

REMIC INVESTOR HOTLINE

1100 15TH STREET NW

WASHINGTON, DC 20005

Tel: 800-232-6643

CUSIP: Class SR: NA; Class IO: NA; Class R:
NA; Class RL: NA

Startup/Issue Date: 07/30/2024

2024-I21 FANNIE MAE REMIC TRUST

REMIC INVESTOR HOTLINE

1100 15TH STREET NW

WASHINGTON, DC 20005

Tel: 800-232-6643

CUSIP: Class SR: NA; Class IO: NA; Class R:
NA; Class RL: NA

Startup/Issue Date: 07/30/2024

2024-I22 FANNIE MAE REMIC TRUST

REMIC INVESTOR HOTLINE

1100 15TH STREET NW

WASHINGTON, DC 20005

Tel: 800-232-6643

CUSIP: Class SR: NA; Class IO: NA; Class R: NA; Class RL: NA

Startup/Issue Date: 08/30/2024

2024-I23 FANNIE MAE REMIC TRUST

REMIC INVESTOR HOTLINE

1100 15TH STREET NW

WASHINGTON, DC 20005

Tel: 800-232-6643

CUSIP: Class SR: NA; Class IO: NA; Class R:
NA; Class RL: NA

Startup/Issue Date: 08/30/2024

2024-I24 FANNIE MAE REMIC TRUST

REMIC INVESTOR HOTLINE

1100 15TH STREET NW

WASHINGTON, DC 20005

Tel: 800-232-6643

CUSIP: Class SR: NA; Class IO: NA; Class R:
NA; Class RL: NA

Startup/Issue Date: 08/30/2024

2024-I21 FANNIE MAE REMIC TRUST

REMIC INVESTOR HOTLINE

1100 15TH STREET NW

WASHINGTON, DC 20005

Tel: 800-232-6643

CUSIP: Class SR: NA; Class IO: NA; Class R:
NA; Class RL: NA

Startup/Issue Date: 07/30/2024

2024-I22 FANNIE MAE REMIC TRUST

REMIC INVESTOR HOTLINE

1100 15TH STREET NW

WASHINGTON, DC 20005

Tel: 800-232-6643

CUSIP: Class SR: NA; Class IO: NA; Class R:
NA; Class RL: NA

Startup/Issue Date: 08/30/2024

2024-I23 FANNIE MAE REMIC TRUST

REMIC INVESTOR HOTLINE

1100 15TH STREET NW

WASHINGTON, DC 20005

Tel: 800-232-6643

CUSIP: Class SR: NA; Class IO: NA; Class R: NA; Class RL: NA

Startup/Issue Date: 08/30/2024

2024-I24 FANNIE MAE REMIC TRUST

REMIC INVESTOR HOTLINE

1100 15TH STREET NW

WASHINGTON, DC 20005

Tel: 800-232-6643

CUSIP: Class SR: NA; Class IO: NA; Class R:
NA; Class RL: NA

Startup/Issue Date: 08/30/2024

2024-I25 FANNIE MAE REMIC TRUST

REMIC INVESTOR HOTLINE

1100 15TH STREET NW

WASHINGTON, DC 20005

Tel: 800-232-6643

CUSIP: Class SR: NA; Class R: NA; Class RL:
NA

Startup/Issue Date: 09/30/2024

2024-I26 FANNIE MAE REMIC TRUST

REMIC INVESTOR HOTLINE

1100 15TH STREET NW

WASHINGTON, DC 20005

Tel: 800-232-6643

CUSIP: Class SR: NA; Class R: NA; Class RL:
NA

Startup/Issue Date: 09/30/2024

2024-I27 FANNIE MAE REMIC TRUST

REMIC INVESTOR HOTLINE

1100 15TH STREET NW

WASHINGTON, DC 20005

Tel: 800-232-6643

CUSIP: Class SR: NA; Class R: NA; Class RL:
NA

Startup/Issue Date: 09/30/2024

2024-I52 FANNIE MAE REMIC TRUST

REMIC INVESTOR HOTLINE

1100 15TH STREET NW

WASHINGTON, DC 20005

Tel: 800-232-6643

CUSIP: Class SR: NA; Class IO: NA; Class PO:
NA; Class R: NA; Class RL: NA

Startup/Issue Date: 07/30/2024

2024-M05 FANNIE MAE REMIC TRUST

REMIC INVESTOR HOTLINE

1100 15TH STREET NW

WASHINGTON, DC 20005

Tel: 800-232-6643

CUSIP: Class NA: 3136BT*HE6;

Class NA: 3136BT*HF3; Class NA:
3136BT*HG1; Class NA:
3136BT*HH9; Class NA:
3136BT*HJ5; Class NA:
3136BT*HK2; Class NA:
3136BT*HL0; Class NA:
3136BT*HM8; Class NA:
3136BT*HN6; Class NA:
3136BT*HP1

Startup/Issue Date: 10/31/2024

2024-Q02 FANNIE MAE REMIC TRUST

REMIC INVESTOR HOTLINE

1100 15TH STREET NW

WASHINGTON, DC 20005

Tel: 800-232-6643

CUSIP: Class SR: NA; Class IO: NA; Class
SUB1: NA; Class R: NA

Startup/Issue Date: 06/30/2024

2024-Q03 FANNIE MAE REMIC TRUST

REMIC INVESTOR HOTLINE

1100 15TH STREET NW

WASHINGTON, DC 20005

Tel: 800-232-6643

CUSIP: Class SR: NA; Class IO: NA; Class
SUB1: NA; Class R: NA

Startup/Issue Date: 09/30/2024

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.

Tax reform. Tax reform legislation impacting federal taxes, credits, and deductions was enacted in P.L. 119-21, commonly known as the One Big Beautiful Bill Act, on July 4, 2025. Go to [IRS.gov/OBBB](https://www.irs.gov/OBBB) for more information and updates on how this legislation affects your taxes.

Preparing and filing your tax re-turn.

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 gov-ernment 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 (MilitaryOneSource.mil/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 pre-prepare your return. Go to IRS.gov/Tools for the following.

- The *Earned Income Tax Credit Assistant (IRS.gov/EITCAssistant)* determines if you're eligible for the earned income credit (EITC).
- *The Online EIN Application (IRS.gov/EIN)* helps you get an employer identification number (EIN) at no cost.

- The *Tax Withholding Estimator* (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 *Sales Tax Deduction Calculator* (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*: A variety of tools to help you get answers to some of the most common tax questions.
- *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:* 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 pre-parer 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 pre-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, Cor-rected Wage and Tax Statement.

Business tax account. If you are a sole proprietor, a partnership, an S corporation, a C corporation, or a single-member limited liability com-pany (LLC), you can view your tax information on record with the IRS and do more with a business tax account. Go to [IRS.gov/ BusinessAccount](https://www.irs.gov/BusinessAccount) for more informa-tion.

IRS social media. Go to [IRS.gov/SocialMedia](https://www.irs.gov/SocialMedia) to see the various so-cial 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 high-est 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/ irsvideosmultilingua](https://www.youtube.com/irsvideosmultilingua).
- [Youtube.com/irsvideosASL](https://www.youtube.com/irsvideosASL).

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.

Over-the-Phone Interpreter (OPI) Service. The IRS offers the OPI Service to taxpayers needing language interpretation. The OPI Service is available at Taxpayer Assistance Centers (TACs), most IRS offices, and every VITA/TCE tax return site. This service is available in Spanish, Mandarin, Cantonese, Korean, Vietnamese, Russian, and Haitian Creole.

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-ready, 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).

Alternative media preference. 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.

Mobile-friendly forms. You'll need an IRS Online Account (OLA) to complete mobile-friendly forms that require signatures. You'll have the option to submit your form(s) online or download a copy for mail-ing. You'll need scans of your documents to support your submission. Go to [IRS.gov/ MobileFriendlyForms](https://www.irs.gov/MobileFriendlyForms) for more information.

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.

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 on-line 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 OLA. 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 per-

sonal or financial information. This includes requests for per-sonal 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*.

Download the official IRS2Go app to your mobile device to check your refund status.

Call the automated refund hot-line at 800-829-1954.



The IRS can't issue re-funds before mid-February for returns that claimed the EITC 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. The IRS recommends paying electronically whenever possible. Options to pay electronically are included in the list below. 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* for information on how

to make a payment using any of the following options.

IRS Direct Pay: Pay taxes from your bank account. It's free and secure, and no sign-in is required. You can change or cancel within 2 days of scheduled payment.

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: This is the 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 and easy.

What if I can't pay now? Go to *IRS.gov/Payments* for more information about your options.

Apply for an *online payment agreement* (*IRS.gov/OPA*) to meet your tax obligation in monthly installments if you can't pay your taxes in full to-day. 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/1040X* 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* to find additional information about responding to an IRS notice or letter.

IRS Document Upload Tool. You may be able to use the Document Upload Tool to respond digitally to eligible IRS notices and letters by securely uploading required documents online through IRS.gov. For more information, go to *IRS.gov/DUT*.

Schedule LEP. 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* 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/TAC* 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 "Lo-cal Offices."

Below is a message to you from the Taxpayer Advocate Service, an independent organization established by Congress.

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

What Is the Taxpayer Advocate Service?

The Taxpayer Advocate Service (TAS) is an ***independent*** organization within the Internal Revenue Service (IRS). TAS helps taxpayers resolve problems with the IRS, makes administrative and legislative recommendations to prevent or correct the problems, and protects taxpayer rights. We work to ensure that every taxpayer is treated fairly and that you know and understand your rights under the Taxpayer Bill of Rights. We are Your Voice at the IRS.

How Can TAS Help Me?

TAS can help you resolve problems that you haven't been able to re-solve with the IRS on your own. Always try to resolve your problem with the IRS first, but if you can't, then come to TAS. ***Our services are free.***

TAS helps all taxpayers (and their representatives), including individuals, businesses, and exempt organizations. You may be eligible for TAS help if your IRS problem is causing financial difficulty, if

you've tried and been unable to resolve your issue with the IRS, or if you believe an IRS system, process, or procedure just isn't working as it should.

To get help any time with general tax topics, visit *www.TaxpayerAdvocate.IRS.gov*. The site can help you with common tax issues and situations, such as what to do if you make a mistake on your return or if you get a notice from the IRS.

TAS works to resolve large-scale (systemic) problems that affect many taxpayers. You can report systemic issues at *www.IRS.gov/SAMS*. (Be sure not to include any personal identifiable information.)

How Do I Contact TAS?

TAS has offices in every state, the District of Columbia, and Puerto Rico. To find your local advocate's number:

Go to *www.TaxpayerAdvocate.IRS.gov/Contact-Us*,

Check your local directory, or

Call TAS toll free at 877-777-4778.

What Are My Rights as a Taxpayer?

The Taxpayer Bill of Rights de-scribes ten basic rights that all tax-payers have when dealing with the IRS. Go to *[www.TaxpayerAdvocate.IRS.gov/ Taxpayer-Rights](http://www.TaxpayerAdvocate.IRS.gov/Taxpayer-Rights)* for more informa-tion about the rights, what they mean to you, and how they apply to specific situations you may en-counter with the IRS. TAS strives to protect taxpayer rights and ensure the IRS is administering the tax law in a fair and equitable way.