Introduction

Section references are to the Internal Revenue Code unless otherwise noted.

This publication contains directories relating to real estate mortgage investment conduits (REMICs) and collateralized debt obligations (CDOs). The directory for each calendar quarter is based on information submitted to the IRS during that quarter.

For each quarter, there is a directory of new REMICs and CDOs and, if required, a section containing amended listings. You can use the directory to find the representative of the REMIC or the issuer of the CDO from whom you can request tax information. The amended listing section shows changes to previously listed REMICs and CDOs. The update for each calendar quarter will be added to this publication approximately six weeks after the end of the quarter.

Publication 938 is only available on the Internet. To get Publication 938, including prior issues, visit IRS.gov.

Future developments. The IRS has created a page on IRS.gov that includes information about Publication 938 at IRS.gov/Pub938. Information about any future developments affecting Publication 938 (such as legislation enacted after we release it) will be posted on that page.

Other information. Publication 550, Investment Income and Expenses, discusses the tax treatment that applies to holders of these investment products. For other information about REMICs, see sections 860A through 860G and the regulations issued under those sections.

Who May Request Information

The persons listed below, or their agent or representative, should follow the procedures in this publication to request tax information from the representative of the REMIC or the issuer of the CDO.

1. Any broker who holds a REMIC regular interest or CDO for itself or as a nominee for an actual holder.

2. A middleman who holds a REMIC regular interest or CDO as a nominee for an actual holder and who is required to file an information return with respect to the regular interest or CDO.

3. The following persons, if they hold their REMIC regular interest or CDO directly and not through a nominee.
   a. A corporation.
   b. A fiscal year taxpayer.
   c. A dealer in securities or commodities required to register as such under the laws of the United States or a state.
   d. A real estate investment trust (as defined in section 856).

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- IRS.gov/Chinese (中文)
- IRS.gov/Korean (한국어)
- IRS.gov/Russian (Русский)
- IRS.gov/Vietnamese (Tiếng Việt)
e. An entity registered at all times during the tax year under the Investment Company Act of 1940.

f. A common trust fund (as defined in section 584(a)).

g. A financial institution such as a mutual savings bank, savings and loan association, building and loan association, cooperative bank, homestead association, credit union, industrial loan association or bank, or other similar organization.

h. Any trust that is exempt from tax under section 664(c) (a charitable remainder annuity trust or a charitable remainder unitrust).

i. A REMIC.

Note. A person listed in (3) above who holds an interest through a nominee (instead of directly from the REMIC or the issuer of the CDO) should request the information from the nominee instead of from the REMIC or the issuer of the CDO. The request should be made of the nominee in the same manner as specified below for requesting information from the representative.

How To Request Information

Use the directory to find the representative of the REMIC or issuer of the CDO. You can request information from the representative or issuer by telephone or mail. If only an address is listed in the directory, you must request the information in writing. Your request must specify the calendar quarters and the classes of REMIC regular interests or CDOs for which you need the information.

The representative or issuer must provide the information to you by the later of:
• The 30th day after the close of the calendar quarter for which you request the information, or
• The 14th day after the receipt of your request.

The representative or issuer can provide the information to you by telephone, by written statement sent by first class mail, by printing the information in a publication that is generally read by and available to persons who may request the information (for example, a webpage), or by any other method agreed to by both parties. If the information is published, the representative or issuer must notify you by telephone or in writing of the publication in which the information will appear, the date of its appearance, and, if possible, the page number.
ACRE Multifamily Housing Mortgage Loan Trust 2022-Q018 Lower-Tier REMIC
Mirela Berberi, Assistant Vice President
U.S. Bank Trust Company, National Association
One Federal Street, 3rd Floor Boston, MA 02110
Tel: 617-603-6447
CUSIP: Class A: 00091W*AH2; Class B: 00091W*A7; Class C: 00091W*AC3; Class XE: 00091W*AE9; Class XI: 00091W*AK5
Startup/Issue Date: 10/20/2022

Arbor MF Housing Mtg Loan Trust MF Mtg PT Certs, Ser 2022-Q021 U-T 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 NA: NA
Startup/Issue Date: 12/15/2022

BARCLAYS MORTGAGE LOAN TRUST 2022-INVI Lower-Tier REMIC
Kerry Hehir, Senior Trust Officer
c/o Citibank NA
388 Greenwich St.
New York, NY 10013
Tel: CUSIP: Class A-1 144A: 06744Y*AD5; Class A-3 144A: 06744Y*AC7
5/26/19
5/26/19
BARCLAYS MORTGAGE LOAN TRUST 2022-INVI Lower-Tier REMIC
Kerry Hehir, Senior Trust Officer
c/o Citibank NA
388 Greenwich St.
New York, NY 10013
Tel: CUSIP: Class A-1 144A: 06744Y*AD5; Class A-3 144A: 06744Y*AC7
5/26/19
5/26/19
BARCLAYS MORTGAGE LOAN TRUST 2022-INVI Lower-Tier REMIC
Kerry Hehir, Senior Trust Officer
c/o Citibank NA
388 Greenwich St.
New York, NY 10013
Tel: CUSIP: Class A-1 144A: 06744Y*AD5; Class A-3 144A: 06744Y*AC7
5/26/19
5/26/19
Barclays Mortgage Trust Mortgage-Backed Securities, Series 2022-RPL1
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: 06745C*AA8; Class B: 06745C*AB9; Class C: 06745C*AC3; Class B-1 144A: 06745C*AJ8; Class A-3 144A: 06745C*AK5; Class A-1 RegS: 06745C*AB5; Class B-2 RegS: 06745C*AC4; Class SA: 06745C*AA8; 08/31/2022
CUSIP: Class A: 100842*AA1; Class M-1: 10084L*AB9; Class M2: 10084L*AC1; Class M-3: 10084L*AD5; Class OTC: NA
Startup/Issue Date: 12/14/2022
Benchmark Mtg Trust Comm Mtg P/T Certs, Ser 2022-B37 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: 08161Q*AA8; Class A-2: 08161Q*AB6; Class A-3: 08161Q*AC4; Class A-4: 08161Q*AD3; Class OTC: NA
Startup/Issue Date: 02/03/2022
BOLD 2021-1 REMIC Pool 2022-1
Mirela Berberi, Assistant Vice President
U.S. Bank Trust Company, National Association
One Federal Street, 3rd Floor Boston, MA 02110
Tel: 617-603-6447
CUSIP: Class A: 10084L*AA9; Class M1: 10084L*AB6; Class M2: 10084L*AC5; Class M3: 10084L*AD4; Class OTC: NA
Startup/Issue Date: 05/13/2022
BOLD 2022-1 REMIC Pool 2022-1
Mirela Berberi, Assistant Vice President
U.S. Bank Trust Company, National Association
One Federal Street, 3rd Floor Boston, MA 02110
Tel: 617-603-6447
CUSIP: Class A: 10084L*AA9; Class M1: 10084L*AB8; Class M2: 10084L*AC6; Class M3: 10084L*AD4; Class OTC: NA
Startup/Issue Date: 10/01/2022
BOLD 2022-2 REMIC Pool 2022-2
Mirela Berberi, Assistant Vice President
U.S. Bank Trust Company, National Association
One Federal Street, 3rd Floor Boston, MA 02110
Tel: 617-603-6447
CUSIP: Class A: 10084L*AA9; Class M1: 10084L*AB8; Class M2: 10084L*AC6; Class M3: 10084L*AD4; Class OTC: NA
Startup/Issue Date: 10/01/2022
BOLD 2022-3 REMIC Pool 2022-3
Mirela Berberi, Assistant Vice President
U.S. Bank Trust Company, National Association
One Federal Street, 3rd Floor Boston, MA 02110
Tel: 617-603-6447
CUSIP: Class A: 10084L*AA9; Class M1: 10084L*AB8; Class M2: 10084L*AC6; Class M3: 10084L*AD4; Class OTC: NA
Startup/Issue Date: 10/01/2022
CUSIP: Class A-1 144A:
12656T*AA6; Class A-1A 144A:
12656T*AB4; Class A-1X 144A:
12656T*AC2; Class M-1 144A:
12656T*AD0; Class M-2 144A:
12656T*AE8; Class M-3 144A:
12656T*AF5; Class B-1 144A:
12656T*AG3; Class B-2 144A:
12656T*AH1; Class B-3 144A:
12656T*AJ7; Class B-4 144A:
12656T*AK4; Class B-5 144A:
12656T*AL2; Class B-1A 144A:
12656T*AM0; Class PT 144A:
12656T*AP3; Class XS 144A:
12656T*AN8; Class R 144A:
12656T*AR9; Class Trust Certificate 144A:
12656T*AS7; Class A-1 REG S: U1309D*AE4; Class A-1A REG S: U1309D*AA2; Class A-1X REG S: U1309D*AM1; Class M-1 REG S: U1309D*AB0; Class M-2 REG S: U1309D*AE3; Class M-3 REG S: U1309D*AF0; Class B-1 REG S: U1309D*AG8; Class B-2 REG S: U1309D*AH6
Startup/Issue Date: 01/28/2021

CSMC 2021-RPL3 Trust REMIC

1 Jennifer McCourt, Senior Trust Officer
c/o Citibank NA
3800 CitiGroup Center Dr.
Tampa, FL 33610
Tel:
CUSIP: Class A-1 144A:
12661G*AA7; Class A-1A 144A:
12661G*AB5; Class A-1X 144A:
12661G*AC3; Class M-1 144A:
12661G*AD1; Class M-2 144A:
12661G*AB8; Class M-3 144A:
12661G*AE9; Class B-1 144A:
12661G*AF6; Class B-2 144A:
12661G*AG4; Class B-3 144A:
12661G*AH2; Class B-4 144A:
12661G*AJ8; Class B-5 144A:
12661G*AK5; Class SA 144A:
12661G*AP4; Class A-1-S 144A:
12661G*AL3; Class PT 144A:
12661G*AN9; Class XS 144A:
12661G*AD1; Class A-1 REG S: U1309T*AD1
Class A-1 144A:
05/10/2021

CSMC 2021-RPL3 Trust REMIC

2 Jennifer McCourt, Senior Trust Officer
c/o Citibank NA
3800 CitiGroup Center Dr.
Tampa, FL 33610
Tel:
CUSIP: Class A-1 144A:
12661G*AA7; Class A-1A 144A:
12661G*AB5; Class A-1X 144A:
12661G*AC3; Class M-1 144A:
12661G*AD1; Class M-2 144A:
12661G*AB8; Class M-3 144A:
12661G*AE9; Class B-1 144A:
12661G*AF6; Class B-2 144A:
12661G*AG4; Class B-3 144A:
12661G*AH2; Class B-4 144A:
12661G*AJ8; Class B-5 144A:
12661G*AK5; Class SA 144A:
12661G*AP4; Class A-1-S 144A:
12661G*AL3; Class PT 144A:
12661G*AN9; Class XS 144A:
12661G*AD1; Class A-1 REG S: U1309T*AD1
Class A-1 144A:
05/10/2021

CSMC 2021-RPL4 Trust Low-er Tier REMIC

Jennifer McCourt, Senior Trust Officer
c/o Citibank NA
3800 CitiGroup Center Dr.
Tampa, FL 33610
Tel:
CUSIP: Class A-1 144A:
12662G*AC2; Class A-1A 144A:
12662G*AA6; Class A-1X 144A:
12662G*AC3; Class M-1 144A:
12662G*AD0; Class B-1 144A:
12662G*AF5; Class B-2 144A:
12662G*AG3; Class B-3 144A:
12662G*AH2; Class B-4 144A:
12662G*AJ8; Class B-5 144A:
12662G*AK5; Class SA 144A:
12662G*AP4; Class A-1-S 144A:
12662G*AL3; Class PT 144A:
12662G*AN9; Class XS 144A:
12662G*AD1; Class A-1 REG S: U1309T*AD1
Class A-1 144A:
05/10/2021

CSMC 2021-RPL4 Trust Mid-dle Tier REMIC

Jennifer McCourt, Senior Trust Officer
c/o Citibank NA
3800 CitiGroup Center Dr.
Tampa, FL 33610
Tel:
CUSIP: Class A-1 144A:
12662G*AC2; Class A-1A 144A:
12662G*AA6; Class A-1X 144A:
12662G*AC3; Class M-1 144A:
12662G*AD0; Class B-1 144A:
12662G*AF5; Class B-2 144A:
Freddie Mac REMIC, Series 5275
REMIC Bond Administrator - Freddie Mac
1551 PARK RUN DRIVE
MAIL STOP DSC
MCLEAN, VA 22102-3106
Tel: 800 FREQ-DIE
CUSIP: Class B: 3137H9*GC7;
Class BV: 3137H9*GD5; Class BZ:
3137H9*GE3; Class D:
3137H9*GFO; Class DM:
3137H9*GB; Class DV:
3137H9*GE8; Class DZ:
3137H9*GJZ; Class KA:
3137H9*GK9; Class KV:
3137H9*GL7; Class KZ:
3137H9*GM5
Startup/Issue Date: 10/31/2022

Freddie Mac REMIC, Series 5276
REMIC Bond Administrator - Freddie Mac
1551 PARK RUN DRIVE
MAIL STOP DSC
MCLEAN, VA 22102-3106
Tel: 800 FREQ-DIE
CUSIP: Class BA: 3137H9*EH8;
Class BZ: 3137H9*EJ4; Class FA:
3137H9*EK1; Class SA:
3137H9*EN5; Class Z:
3137H9*EP0
Startup/Issue Date: 10/31/2022

Freddie Mac REMIC, Series 5277
REMIC Bond Administrator - Freddie Mac
1551 PARK RUN DRIVE
MAIL STOP DSC
MCLEAN, VA 22102-3106
Tel: 800 FREQ-DIE
CUSIP: Class CA: 3137H9*FJ3;
Class CB: 3137H9*FK0; Class MA:
3137H9*FL8; Class N:
3137H9*FM6
Startup/Issue Date: 10/31/2022

Freddie Mac REMIC, Series 5278
REMIC Bond Administrator - Freddie Mac
1551 PARK RUN DRIVE
MAIL STOP DSC
MCLEAN, VA 22102-3106
Tel: 800 FREQ-DIE
CUSIP: Class CU: 3137H9*H36;
Class Cy: 3137H9*H44; Class FB:
3137H9*H51; Class SB:
3137H9*H85; Class XT:
3137H9*H93; Class ZE:
3137H9*HA0; Class FA:
3137H9*HB8; Class PS:
3137H9*HC6; Class US:
3137H9*HD4; Class UT:
3137H9*HE2; Class FD:
3137H9*HF9; Class SD:
3137H9*HG7; Class KB:
3137H9*HH5; Class KC:
3137H9*HK1; Class FC:
3137H9*HL5; Class SC:
3137H9*HL6
Startup/Issue Date: 10/31/2022

Freddie Mac REMIC, Series I22104
REMIC Bond Administrator - Freddie Mac
1551 PARK RUN DRIVE
MAIL STOP DSC
MCLEAN, VA 22102-3106
Tel: 800 FREQ-DIE
CUSIP: Class I22104 Upper Tier
Regular Interest: NA; Class I22104
RL: NA
Startup/Issue Date: 10/31/2022

Freddie Mac REMIC, Series I22111
REMIC Bond Administrator - Freddie Mac
1551 PARK RUN DRIVE
MAIL STOP DSC
MCLEAN, VA 22102-3106
Tel: 800 FREQ-DIE
CUSIP: Class I22111 Upper Tier
Regular Interest: NA; Class I22111
RL: NA
Startup/Issue Date: 11/10/2022

Freddie Mac REMIC, Series I22112
REMIC Bond Administrator - Freddie Mac
1551 PARK RUN DRIVE
MAIL STOP DSC
MCLEAN, VA 22102-3106
Tel: 800 FREQ-DIE
CUSIP: Class I22112 Upper Tier
Regular Interest: NA; Class I22112
RL: NA
Startup/Issue Date: 10/31/2022

Freddie Mac REMIC, Series I22113
REMIC Bond Administrator - Freddie Mac
1551 PARK RUN DRIVE
MAIL STOP DSC
MCLEAN, VA 22102-3106
Tel: 800 FREQ-DIE
CUSIP: Class I22113 Upper Tier
Regular Interest: NA; Class I22113
RL: NA
Startup/Issue Date: 11/30/2022

Freddie Mac REMIC, Series I22121
REMIC Bond Administrator - Freddie Mac
1551 PARK RUN DRIVE
MAIL STOP DSC
MCLEAN, VA 22102-3106
Tel: 800 FREQ-DIE
CUSIP: Class I22121 Upper Tier
Regular Interest: NA; Class I22121
RL: NA
Startup/Issue Date: 12/30/2022

Freddie Mac REMIC, Series I22122
REMIC Bond Administrator - Freddie Mac
1551 PARK RUN DRIVE
MAIL STOP DSC
MCLEAN, VA 22102-3106
Tel: 800 FREQ-DIE
CUSIP: Class I22122 Upper Tier
Regular Interest: NA; Class I22122
RL: NA
Startup/Issue Date: 12/20/2022

Freddie Mac REMIC, Series I23011
REMIC Bond Administrator - Freddie Mac
1551 PARK RUN DRIVE
MAIL STOP DSC
MCLEAN, VA 22102-3106
Tel: 800 FREQ-DIE
CUSIP: Class I23011 Upper Tier
Regular Interest: NA; Class I23011
RL: NA
Startup/Issue Date: 01/10/2023

Freddie Mac REMIC, Series I23012
REMIC Bond Administrator - Freddie Mac
1551 PARK RUN DRIVE
MAIL STOP DSC
MCLEAN, VA 22102-3106
Tel: 800 FREQ-DIE
CUSIP: Class I23012 Upper Tier
Regular Interest: NA; Class I23012
RL: NA
Startup/Issue Date: 01/20/2023

Freddie Mac REMIC, Series I23013
REMIC Bond Administrator - Freddie Mac
1551 PARK RUN DRIVE
MAIL STOP DSC
MCLEAN, VA 22102-3106
Tel: 800 FREQ-DIE
CUSIP: Class I23013 Upper Tier
Regular Interest: NA; Class I23013
RL: NA
Startup/Issue Date: 01/30/2023
### Freddie Mac STACR REMIC Trust 2022-DNA7 Lower-Tier REMIC

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<th>Trust Name</th>
<th>CUSIP</th>
<th>Series</th>
<th>Startup/Issue Date</th>
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<td>FREMF 2022-KF147</td>
<td>30329T*AL1</td>
<td>P/T Certs.</td>
<td>11/17/2022</td>
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<td>30329T*AP2</td>
<td>Class X1</td>
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<td>Class X2-B</td>
<td>10/27/2022</td>
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### Freddie Mac STACR REMIC Trust 2022-DNA7 Upper-Tier REMIC

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<th>CUSIP</th>
<th>Series</th>
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<td>FREMF 2022-KK151</td>
<td>30329T*AL1</td>
<td>P/T Certs.</td>
<td>11/17/2022</td>
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<td>Class A-1</td>
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<td>30329T*AP2</td>
<td>Class X1</td>
<td>10/27/2022</td>
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<td>FREMF 2022-KK150</td>
<td>30329T*AQ9</td>
<td>Class X2-B</td>
<td>10/27/2022</td>
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GCAT 2021-CM1 Trust Lower-Tier REMIC
Jennifer McCourt, Senior Trust Officer
c/o Citibank NA
3800 CitiGroup Center Dr.
Tampa, FL 33610
Tel:
CUSIP: Class A 144A:
36168A*AA7; Class M1 144A:
36168A*AB5; Class B-1 144A:
36168A*AC3; Class B-2 144A:
36168A*AD1; Class B-3 144A:
36168A*AE9; Class A-Io-S 144A:
36168A*AF6; Class X-144A:
36168A*AG4; Class R 144A:
36168A*AH2; Class A REGS:
U3702A*A7; Class M1 REGS:
U3702A*AB5; Class B1 REGS:
U3702A*AC3; Class B2 REGS:
U3702A*AD1; Class B3 REGS:
U3702A*A9; Class A-Io-S REGS:
U3702A*AF6; Class X-REGS:
U3702A*AG4
Startup/Issue Date: 05/05/2021

GCAT 2021-CM1 Trust Middle-Tier REMIC
Jennifer McCourt, Senior Trust Officer
c/o Citibank NA
3800 CitiGroup Center Dr.
Tampa, FL 33610
Tel:
CUSIP: Class A 144A:
36168A*AA7; Class M1 144A:
36168A*AB5; Class B-1 144A:
36168A*AC3; Class B-2 144A:
36168A*AD1; Class B-3 144A:
36168A*AE9; Class A-Io-S 144A:
36168A*AF6; Class X-144A:
36168A*AG4; Class R 144A:
36168A*AH2; Class A REGS:
U3702A*A7; Class M1 REGS:
U3702A*AB5; Class B1 REGS:
U3702A*AC3; Class B2 REGS:
U3702A*AD1; Class B3 REGS:
U3702A*A9; Class A-Io-S REGS:
U3702A*AF6; Class X-REGS:
U3702A*AG4
Startup/Issue Date: 05/05/2021

GCAT 2021-QM1 Trust Lower-Tier REMIC
Jennifer McCourt, Senior Trust Officer
c/o Citibank NA
3800 CitiGroup Center Dr.
Tampa, FL 33610
Tel:
CUSIP: Class A 144A:
36168A*AA7; Class M1 144A:
36168A*AB5; Class B-1 144A:
36168A*AC3; Class B-2 144A:
36168A*AD1; Class B-3 144A:
36168A*AE9; Class A-Io-S 144A:
36168A*AF6; Class X-144A:
36168A*AG4; Class R 144A:
36168A*AH2; Class A REGS:
U3702A*A7; Class M1 REGS:
U3702A*AB5; Class B1 REGS:
U3702A*AC3; Class B2 REGS:
U3702A*AD1; Class B3 REGS:
U3702A*A9; Class A-Io-S REGS:
U3702A*AF6; Class X-REGS:
U3702A*AG4
Startup/Issue Date: 05/05/2021

GCAT 2021-QM2 Trust Lower-Tier REMIC
Jennifer McCourt, Senior Trust Officer
c/o Citibank NA
3800 CitiGroup Center Dr.
Tampa, FL 33610
Tel:
CUSIP: Class A1X 144A:
36166X*A5L; Class A1 144A:
36166X*A9A; Class A2 144A:
36166X*AB7; Class A3 144A:
36166X*ACS; Class M1 144A:
36166X*AD3; Class B-1 144A:
36166X*A1E; Class B-2 144A:
36166X*AF8; Class B-3 144A:
36166X*AG6; Class A-Io-S 144A:
36166X*AH4; Class X-144A:
36166X*AJ0; Class A-1X REGS:
U3700EEAK9; Class A1 REGS:
U3700EEAA1; Class A2 REGS:
U3700EEAB9; Class A3 REGS:
U3700EEAC7; Class M1 REGS:
U3700EEAD5; Class B1 REGS:
U3700EEAES; Class B2 REGS:
U3700EEAF0; Class B3 REGS:
U3700EEAG8; Class A-Io-S REGS:
U3700EEAH6; Class X-REGS:
U3700EEAJ2
Startup/Issue Date: 06/04/2021

GCAT 2021-QM2 Trust Middle-Tier Remic 1
Jennifer McCourt, Senior Trust Officer
c/o Citibank NA
3800 CitiGroup Center Dr.
Tampa, FL 33610
Tel:
CUSIP: Class A1X 144A:
36166X*A5L; Class A1 144A:
36166X*A9A; Class A2 144A:
36166X*AB7; Class A3 144A:
36166X*ACS; Class M1 144A:
36166X*AD3; Class B-1 144A:
36166X*A1E; Class B-2 144A:
36166X*AF8; Class B-3 144A:
36166X*AG6; Class A-Io-S 144A:
36166X*AH4; Class X-144A:
36166X*AJ0; Class A-1X REGS:
U3700EEAK9; Class A1 REGS:
U3700EEAA1; Class A2 REGS:
U3700EEAB9; Class A3 REGS:
U3700EEAC7; Class M1 REGS:
U3700EEAD5; Class B1 REGS:
U3700EEAES; Class B2 REGS:
U3700EEAF0; Class B3 REGS:
U3700EEAG8; Class A-Io-S REGS:
U3700EEAH6; Class X-REGS:
U3700EEAJ2
Startup/Issue Date: 06/04/2021

GCAT 2021-QM2 Trust Middle-Tier Remic 2
Jennifer McCourt, Senior Trust Officer
c/o Citibank NA
3800 CitiGroup Center Dr.
Tampa, FL 33610
Tel:
CUSIP: Class A1X 144A:
36166X*A5L; Class A1 144A:
GCAT 2021-NQM3 Trust Upper-Tier REMIC
Jennifer McCourt, Senior Trust Officer
c/o Citibank NA
3800 CitiGroup Center Dr.
Tampa, FL 33610
Tel: 617-603-6447

CUSIP: Class A-1 144A: 36167H*AA3; Class A1X 144A: 36167H*AB1; Class A2 144A: 36167H*AC9; Class A3 144A: 36167H*AD7; Class M1 144A: 36167H*AF2; Class B-1 144A: 36167H*AG0; Class B-3 144A: 36167H*AH8; Class A-I-O-S REGS: U3700G*A8; Class X-REGS: U3700G*AJ4
Startup/Issue Date: 08/19/2022

GCAT 2021-NQM4 Trust Lower-Tier REMIC
Mirela Berberi, Assistant Vice President
U.S. Bank Trust Company, National Association
One Federal Street, 3rd Floor Boston, MA 02110
Tel: 617-603-6447

CUSIP: Class A-1: 36170H*AAB; Class A-2: 36170H*AB6; Class A-3: 36170H*AC4; Class A-I-O-S: 36170H*AHC; Class B-1: 36170H*AE0; Class B-2: 36170H*AFA; Class B-3: 36170H*AG5; Class M-1: 36170H*AD2; Class X: 36170H*AJ
Startup/Issue Date: 10/21/2022
Kuyarra Capital Trust, Series 2022-Q1
G John Mautz III, Tax Agent for Trustee
225 West Washington Street
Chicago, IL 60606
Tel: 617-603-6447
CUSIP: Class A: 55286E*AA0; Class B: 55286E*AB0; Class C: 55286E*AC0; Class D: 55286E*AD0; Class E: 55286E*AE0; Class F: 55286E*AF0; Class G: 55286E*AG0; Class H: 55286E*AH0; Class I: 55286E*AI0; Class J: 55286E*AJ0
Startup/Issue Date: 09/22/2022

Morgan Stanley Residential Mortgage Loan Trust 2022-INV1 REMIC 1
Kerry Hehir, Senior Trust Officer
c/o Citibank NA
388 Greenwich St.
New York, NY 10013
Tel: CUSIP: Class A-3 Reg S: 61777W*AA0; Class B-3 Reg S: 61777W*AB0; Class C-3 Reg S: 61777W*AC0; Class D-3 Reg S: 61777W*AD0; Class E-3 Reg S: 61777W*AE0; Class F-3 Reg S: 61777W*AF0; Class G-3 Reg S: 61777W*AG0; Class H-3 Reg S: 61777W*AH0; Class I-3 Reg S: 61777W*AI0; Class J-3 Reg S: 61777W*AJ0
Startup/Issue Date: 06/09/2022

MFA Trust, Mortgage P/T Certs, Series 2022-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: 55286E*AA0; Class A-2: 55286E*AB0; Class A-3: 55286E*AC0; Class A-4: 55286E*AD0; Class A-5: 55286E*AE0; Class A-6: 55286E*AF0; Class A-7: 55286E*AG0; Class A-8: 55286E*AH0; Class A-9: 55286E*AI0; Class A-10: 55286E*AJ0
Startup/Issue Date: 09/22/2022

MFA Trust, Mtg P/T Certs, Series 2022-IN3 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: 55285K*AA3; Class A-2: 55285K*AB1; Class A-3: 55285K*AC0; Class A-4: 55285K*AD7; Class B-1: 55285K*AE5; Class B-2: 55285K*AF2; Class B-3: 55285K*AG0; Class A-IO-S: 55285K*AH8; Class X: 55285K*AJ4
Startup/Issue Date: 10/11/2022

MFA Trust, Mtg P/T Certs, Series 2022-NQM2 Upper-Tier REMIC
James Brown, Vice President
C/O Computershare Trust Company, N.A.
9062 Old Annapolis Rd.
Columbia, MD 21045
Tel: (410) 884-2000
CUSIP: Class A-1: 55285Q*AA0; Class A-2: 55285Q*AB8; Class A-3: 55285Q*AC6; Class A-4: 55285Q*AD4; Class B-1: 55285Q*AE2; Class B-2: 55285Q*AF3; Class B-3: 55285Q*AG7; Class A-IO-S: 55285Q*AH5; Class X: 55285Q*AJO
Startup/Issue Date: 06/09/2022
OCEAN VIEW MORTGAGE TRUST 2021-1 UPPER-TIER REMIC
Mirela Berberi, Assistant Vice President
U.S. Bank Trust Company, National Association
One Federal Street, 3rd Floor Boston, MA 02110
Tel: 617-603-6447
CUSIP: Class A: 69355G*AA8
PMF Holding Trust REMIC Pool 2022-2A
Mirela Berberi, Assistant Vice President
U.S. Bank Trust Company, National Association
One Federal Street, 3rd Floor Boston, MA 02110
Tel: 617-603-6447
CUSIP: Class A: 78433F*AA7
PMF Holding Trust REMIC Pool 2022-3
Mirela Berberi, Assistant Vice President
U.S. Bank Trust Company, National Association
One Federal Street, 3rd Floor Boston, MA 02110
Tel: 617-603-6447
CUSIP: Class A: 69355G*AA8
PRMI Securitization Trust 2022-CMG1 LOWER-TIER REMIC
Mirela Berberi, Assistant Vice President
U.S. Bank Trust Company, National Association
One Federal Street, 3rd Floor Boston, MA 02110
Tel: 617-603-6447
CUSIP: Class A-1: 69379Q*AA8; Class A-2: 69379Q*AB6; Class A-3: 69379Q*AC4; Class A10S: 69379Q*AH3; Class B-1: 69379Q*AE0; Class B-2: 69379Q*AF7; Class B-3: 69379Q*AG5; Class M-1: 69379Q*AD2; Class XS: 69379Q*AJ9
Start up/Issue Date: 12/29/2022
PRMI Securitization Trust 2022-CMG1 UPPER-TIER REMIC
Mirela Berberi, Assistant Vice President
U.S. Bank Trust Company, National Association
One Federal Street, 3rd Floor Boston, MA 02110
Tel: 617-603-6447
CUSIP: Class A-1: 69379Q*AA8; Class A-2: 69379Q*AB6; Class A-3: 69379Q*AC4; Class A10S: 69379Q*AH3; Class B-1: 69379Q*AE0; Class B-2: 69379Q*AF7; Class B-3: 69379Q*AG5; Class M-1: 69379Q*AD2; Class XS: 69379Q*AJ9
Start up/Issue Date: 12/29/2022
SG RESIDENTIAL MORTGAGE TRUST 2022-1 REMIC 1
Valerie Delgado, Senior Trust Officer
c/o Citibank NA
388 Greenwich St.
New York, NY 10013
Tel: CUSIP: Class B-2 144A: 78433Q*AF2; Class XS REG S: U82026*AKB; Class A-IO-S 144A: 78433Q*AO8; Class B-3 REG S: U82026*AG7; Class P 144A: 78433Q*AP0; Class A-2 REG S: U82026*AB8; Class XS-2 REG S: U82026*AM4; Class XS-2-C REG S: U82026*AN2; Class XS-2-C 144A: 78433Q*AN5; Class A-2 144A: 78433Q*AB1; Class LT-R 144A: 78433Q*AS4; Class XS-1 REG S: U82026*AL6; Class A-1 144A: 78433Q*AA3; Class A-1 144A: 78433Q*AD2; Class B-3 144A: 78433Q*AG6; Class A-2 144A: 78433Q*AF9; Class A-3 144A: 78433Q*AC9; Class X 144A: 78433Q*AK1; Class B-3-C 144A: 78433Q*AH8; Class A-1 REG S: U82026*AA0; Class P REG S: U82026*AP7; Class C 144A: 78433Q*AJ4; Class A-3 REG S: U82026*AC6; Class R 144A: 78433Q*AR6; Class B-3-C

SG RESIDENTIAL MORTGAGE TRUST 2022-1 REMIC 2
Valerie Delgado, Senior Trust Officer
c/o Citibank NA
388 Greenwich St.
New York, NY 10013
Tel: CUSIP: Class B-2 144A: 78433Q*AF2; Class XS REG S: U82026*AK8; Class A-IO-S 144A: 78433Q*AQ8; Class B-3 REG S: U82026*AG7; Class P 144A: 78433Q*AP0; Class A-2 REG S: U82026*AB8; Class XS-2 REG S: U82026*AC5; Class B-3-C 144A: 78433Q*AR6; Class B-3 144A: 78433Q*AC9; Class A-3 REG S: U82026*AQ0; Class R 144A: 78433Q*AR6; Class B-3-C REG S: U82026*AQ5; Class B-3 REG S: U82026*AE2; Class XS-1 144A: 78433Q*AL9; Class C REG S: U82026*AJ1; Class XS-2 144A: 78433Q*AM7 Startup/Issue Date: 03/04/2022

SG RESIDENTIAL MORTGAGE TRUST 2022-1 Upper-Tier REMIC
Valerie Delgado, Senior Trust Officer
c/o Citibank NA
388 Greenwich St.
New York, NY 10013
Tel: CUSIP: Class B-2 144A: 78433Q*AF2; Class XS REG S: U82026*AK8; Class A-IO-S 144A: 78433Q*AQ8; Class B-3 REG S: U82026*AG7; Class P 144A: 78433Q*AP0; Class A-2 REG S: U82026*AB8; Class XS-2 REG S: U82026*AC5; Class B-3-C 144A: 78433Q*AR6; Class B-3 144A: 78433Q*AC9; Class A-3 REG S: U82026*AQ0; Class R 144A: 78433Q*AR6; Class B-3-C REG S: U82026*AQ5; Class B-3 REG S: U82026*AE2; Class XS-1 144A: 78433Q*AL9; Class C REG S: U82026*AJ1; Class XS-2 144A: 78433Q*AM7 Startup/Issue Date: 03/04/2022

SG RESIDENTIAL MORTGAGE TRUST 2022-1 REMIC 3
Valerie Delgado, Senior Trust Officer
c/o Citibank NA
388 Greenwich St.
New York, NY 10013
Tel: CUSIP: Class B-2 144A: 78433Q*AF2; Class XS REG S: U82026*AK8; Class A-IO-S 144A: 78433Q*AQ8; Class B-3 REG S: U82026*AG7; Class P 144A: 78433Q*AP0; Class A-2 REG S: U82026*AB8; Class XS-2 REG S: U82026*AC5; Class B-3-C 144A: 78433Q*AR6; Class B-3 144A: 78433Q*AC9; Class A-3 REG S: U82026*AQ0; Class R 144A: 78433Q*AR6; Class B-3-C REG S: U82026*AQ5; Class B-3 REG S: U82026*AE2; Class XS-1 144A: 78433Q*AL9; Class C REG S: U82026*AJ1; Class XS-2 144A: 78433Q*AM7 Startup/Issue Date: 03/04/2022

Publication 938 (May 2023)
2022-M2S FANNIE MAE REMIC TRUST
REMIC INVESTOR HOTLINE
1100 15TH STREET NW
WASHINGTON DC 20005
Tel: 800-232-6643
CUSIP: Class NA: 3136BP*GK1; Class NA: 3136BP*HK0; Class 3136BP*JC6; Class NA: 3136BP*KH3
Startup/Issue Date: 11/10/2022

2023-M01 FANNIE MAE REMIC TRUST
REMIC INVESTOR HOTLINE
1100 15TH STREET NW
WASHINGTON DC 20005
Tel: 800-232-6643
CUSIP: Class NA: 3136BP*RE3; Class NA: 3136BP*RT0; Class NA: 3136BP*RU7; Class NA: 3136BP*RX1; Class NA: 3136BP*RY9; Class NA: 3136BP*RZ6
Startup/Issue Date: 01/30/2023
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 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. Go to IRS.gov to see your options for preparing and filing your return online or in your local community, if you qualify, which include the following.

- Free File. This program lets you prepare and file your federal individual income tax return for free using brand-name tax-preparation-and-filing software or Free File fillable forms. However, state tax preparation may not be available through Free File. Go to 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, 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, download the free IRS2Go app, or call 888-227-7669 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 MilitaryOneSource. For more information, go to MilitaryOneSource/TaxAssistance.

Also, the IRS offers Free Fileable Forms. Fillable Forms, which can be completed online and then filed electronically regardless of income.

Using online tools to help 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 (EIC).
- 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 First-Time Homebuyer Credit Account Look-up (IRS.gov/HomeBuyer) tool provides information on your repayments and account balance.
- 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/TA: The Interactive Tax Assistant, a tool that will ask you questions and, based on your input, provide answers on a number of tax law 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 law information in your electronic 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. 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.

Coronavirus. Go to IRS.gov/Coronavirus for links to information on the impact of the coronavirus, as well as tax relief available for individuals and families, small and large businesses, and tax-exempt organizations.

Employers can register to use Business Services Online. The Social Security Administration (SSA) offers online service at SSA.gov/employer for fast, free, and secure online 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 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
- YouTube.com/irsvideosmultilingua
- YouTube.com/irsvideosASL

Watching IRS videos. The IRS Video portal (IRSVideos.gov) 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 if English isn't your native language.

Free Over-the-Phone Interpreter (OPI) Service. The IRS is committed to serving our multilingual customers by offering OPI services. The OPI Service is a federally funded program and is available at Taxpayer Assistance Centers (TACs), other IRS offices, and every VITA/TCE 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.

Note. Form 9000, Alternative Media Preference, or Form 9000-A, Alternative Media Request, can be used for audio, braille, large print, and other alternative media.
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 Dis­as­ter As­sis­tance and Emer­gency Re­lief for In­di­vid­u­als and Bu­si­nesses to re­view the av­ailable dis­as­ter tax re­lief.

Get­ting tax forms and pub­lica­tions. Go to 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 to place an order.

Get­ting tax pub­lica­tions and in­struc­tions in eBo­ok for­mat. You can also down­load and view pop­u­lar tax pub­lica­tions and instruc­tions (in­clud­ing the In­struc­tions for Form 1040) on mobile de­vices as eBo­oks at IRS.gov/eBooks.

Note. 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 to se­cu­rly ac­cess in­for­ma­tion about your fed­eral tax ac­count.
- View the am­t you owe and a break­down by tax year.
- See pay­ment 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.

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.

Us­ing direct de­posit. The fastest way to re­ceive a tax re­fund is to file elec­tronic­ally and choose direct de­posit, which se­cu­rily 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 re­turmed 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 for more in­for­ma­tion on where to find a bank or credit union that can open an ac­count online.

Get­ting a tran­script of your re­turn. The quickest way to get a copy of your tax transcript is to go to IRS.gov/Transcripts. Click on ei­ther “Get Transcript Online” or “Get Transcript by Mail” to or­der a free copy of your tran­script. If you pre­fer, you can or­der your tran­script by call­ing 800-808-9946.

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 frau­dent 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 can­nels to re­quest or ver­ify per­son­al or fi­nan­cial in­for­ma­tion. This in­cludes re­quests for per­sonal iden­ti­fi­ca­tion num­bers (PINs), pas­words, or sim­i­lar in­for­ma­tion for credit cards, banks, or other fi­nan­cial ac­counts.
- Go to 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.

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 hot­line at 800-829-1954.

Note. 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. Go to 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 sav­ing ac­count at no cost to you.
- Debit or Credit Card: 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. Enrol­ment 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 in­stitchion. Con­tact your fi­nan­cial in­stitchion 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 for more in­for­ma­tion about your op­tions.
- Apply for an online pay­ment agree­ment (IRS.gov/OPA) to meet your tax obli­ga­tion in mon­th­ly in­stal­ments 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 Pre­qual­i­fy 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.

Note. 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.

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 is sched­uled to begin 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 IRS of­fice. Keep in mind, many ques­tions can be an­swered on IRS.gov with­out vis­it­ing an IRS TAC. Go to IRS.gov/LetUsHelp for the top­ics peo­ple ask about most. If you still need help, IRS 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 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 ECS 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. Their job is 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. Your local advocate’s number is in your local directory and at TaxpayerAdvocate.IRS.gov/Contact-Us. You can also call them 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 them at IRS.gov/SAMS.

TAS for Tax Professionals

TAS can provide a variety of information for tax professionals, including tax law updates and guidance, TAS programs, and ways to let TAS know about systemic problems you’ve seen in your practice.

Low Income Taxpayer Clinics (LITCs)

LITCs are independent from the IRS. LITCs represent individuals whose income is below a certain level and need to resolve tax problems with the IRS, such as audits, appeals, and tax collection disputes. 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 eligible taxpayers. To find an LITC near you, go to TaxpayerAdvocate.IRS.gov/about-us/Low-Income-Taxpayer-Clinics-LITC or see IRS Pub. 4134, Low Income Taxpayer Clinic List.