




Planet Home Lending Quality Spotlight – October 2025

This month, we're spotlighting a simple upgrade option that can save time, shave costs and cut down on pre-purchase delays: **using IRS Form 8821 instead of the traditional 4506-C.**

✅ Why Shift to Form 8821?

- **Lower Cost:** One flat fee—no matter how many years or forms are ordered.
- **Faster Turn Times:** Pre-authorized requests return in hours; most others in 1–3 days.
- **Fewer Rejections:**
 - No issues with mismatched addresses or business titles
 - Reduced chance of formatting errors
- **More Flexibility:**
 - Additional years/forms can be ordered later at no cost
 - Future tax years can be listed if aligned with income used

 **Form Resource:** [IRS Form 8821 – Official Guidance & Download](#)

📌 Reminder

Per the current standard, if an 8821 was signed at application and the borrower consent form is on file, it remains valid for **up to 120 days**.

This aligns with transcript timing guidance already in place for the 4506-C.

Using Form 8821 helps streamline your pipeline, cut down on quality flags, and improve turn times for all parties involved.

For questions or support implementing this update, contact your Regional Sales Manager.