

Client Training HQ

2025 Mortgage Solutions and Enhancements

New Solutions

The Work Number Report Indicator

The Work Number® Report Indicator is a prequalification or pre-approval solution that returns a response indicating whether a standard (36 month) VOIE report is available for a borrower/co-borrower from The Work Number. This information is delivered alongside the Equifax® Mortgage Prequalification Credit Report, enabling lenders to quickly assess both creditworthiness and availability of The Work Number data. See **Appendix A** for more information.

Income Qualify

Income Qualify is a prequalification or pre-approval solution from Equifax designed to help lenders obtain income and employment information upfront in the mortgage process for faster borrower evaluation and more efficient workflow planning. Income information from The Work Number, part of the TotalVerify data hub, provides lenders with confidence in high-level Debt-to-Income (DTI) ratios early in the loan lifecycle. See **Appendix B** for more information.

The Work Number Tenant Income Check (for Property Managers)

Since third-party verification of an applicant's employment and income is an important practice in improving the tenant application process, The Work Number Tenant Income Check delivers employer-provided information from The Work Number, part of the TotalVerify data hub from Equifax, as an instantly-available report to help verify an applicant's employment and income information. See **Appendix C** for more information.

Enhancements

Reverify and Employment Select+ through Encompass

Reverify and Employment Select+™ are two pre-close verifications of employment that are now offered as enhanced solutions through ICE Mortgage Technology's Encompass. See **Appendix D** for a comparison of these two solutions and recommendations for each when ordering through Encompass.

All Employers Within 12/24/36 Months™

Equifax is enhancing three key solutions with a new feature that **requires a current employment record** to be present before a verification is returned. This update helps to ensure lenders have three different options to receive both the relevant income and employment data and job history information they need for a lending decision. See **Appendix E** for an overview of the updated report output options.

VIP Solution Favorites

Solution Favorites are now available in the Verification Insights Portal™ (VIP). This feature allows WebManagers to select up to four solutions to highlight as “Favorites” for their organization on the New Order screen, which means less scrolling so that their team can find what they need faster. See **Appendix F** for a sample screenshot of this new VIP functionality.

More Training Available!

Check out additional training resources available on our site, [Connections](#).

Appendix A

The Work Number Report Indicator response includes, where available:

- Indication of whether employer records from the past 36 months exist on The Work Number

Learn more by accessing [The Work Number Report Indicator Product Sheet](#).

Appendix B

The **Income Qualify** verification returns all current and previous employer records from the past 36 months and includes, where available:

- Employee name
- Social Security Number
- Employer Name - Provides the applicant's employer name from The Work Number
- Total Time with Employer - Returns employer-provided tenure at applicant's job
- Prior Year Total Income - Provides the employer's reported total income for the applicant's previous year of employment

Learn more by accessing [Income Qualify Product Sheet](#) and [Income Qualify Value Presentation](#).

Appendix C

The Work Number Tenant Income Check verification returns all available records from current employers having an active employment status from the past 365 days and includes, where available:

- | | |
|--|---------------------------------------|
| • Employee name | • Employee rate of pay |
| • Social Security Number | • Employee pay frequency |
| • Employer name | • Average hours worked per pay period |
| • Information "as-of" date | • Pay cycle |
| • Job title | • Calculated annual income |
| • Employment status (active, inactive) | • Year-to-date total compensation |
| • Most recent start date | • Previous year total compensation |
| • Total time with employer | |

Learn more by accessing [The Work Number Tenant Income Check Product Sheet](#).

Appendix D

This chart compares the two available **Pre-Close Verification of Employment (VOE)-only** solutions: the stand-alone solution **Employment Select+** and the **Reverify** solution, which must be ordered *after* an initial verification.

	Employment Select+	Reverify
Records Included	One or more VOE records returned	ONE specific VOE record returned from a previous VOI or VOE order
Date Range	35 Days	35 Days
Status(es)	All Current and/or Previous employers	ONE Current or Previous employer
Receipt	Yes	Option available upon request
Ordering Process	Stand-alone order	Requires a reference number from a previous VOI or VOE order
Recommendation	Ideal for verifying a borrower with more than one current employer. Designed to work with automated workflow features where available.	Ideal for verifying a borrower with a single current employer. Requires a previous VOI or VOE order.

Data provided is based on availability.

Please see the [Pre-close Verifications of Employment Through ICE Mortgage Technology Encompass](#) on-demand video on the [Mortgage page](#) on Connections for further information.

Appendix E

When ordering **All Employers Within 12/24/36 Months™**, the following are possible results based on if current and/or previous employer records are available from The Work Number, based on the selected time frame:



Current employer records only



Current and previous employer records



No records available with ability to purchase additional (previous) employer records



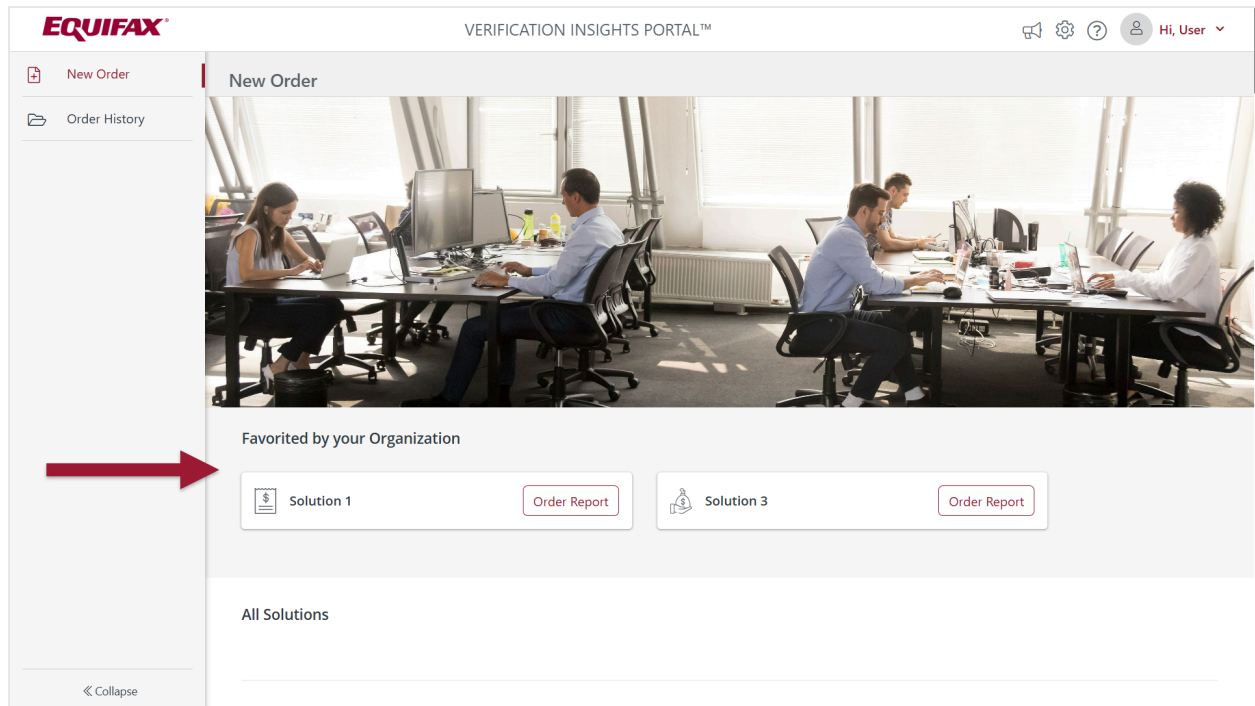
No records available

Please see the [Mortgage Solutions](#) on-demand video on the [Mortgage page](#) on Connections for further information.

Images are examples and for information purposes only. They may vary across platforms and are subject to change.

Appendix F

When a WebManager chooses solutions as “Favorites” for their organization, these solutions will be displayed directly under the banner on the New Order screen for easier access.



Please see the [VIP Solution Favorites Overview](#) document on the [Mortgage page](#) on Connections for further information.

The information provided is intended as general guidance and is not intended to convey any tax, benefits, or legal advice. For information pertaining to your company and its specific facts and needs, please consult your own tax advisor or legal counsel.

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