

The Little Book

To Help You Get The Information
You Need When You Need It:

**INCOME AND EMPLOYMENT
VERIFICATIONS FOR MORTGAGE**

PART 1

No two mortgage lenders are the same.
Neither are borrowers.

The options available to you with Verification of Employment (VOE) and Verification of Income (VOI) enhancements from The Work Number® from Equifax mean you can get the information you need to make more informed decisions and keep loans moving—no matter your loan process or where you are in the origination lifecycle.*

Choose the verification solution you need to get the consumer information you want.

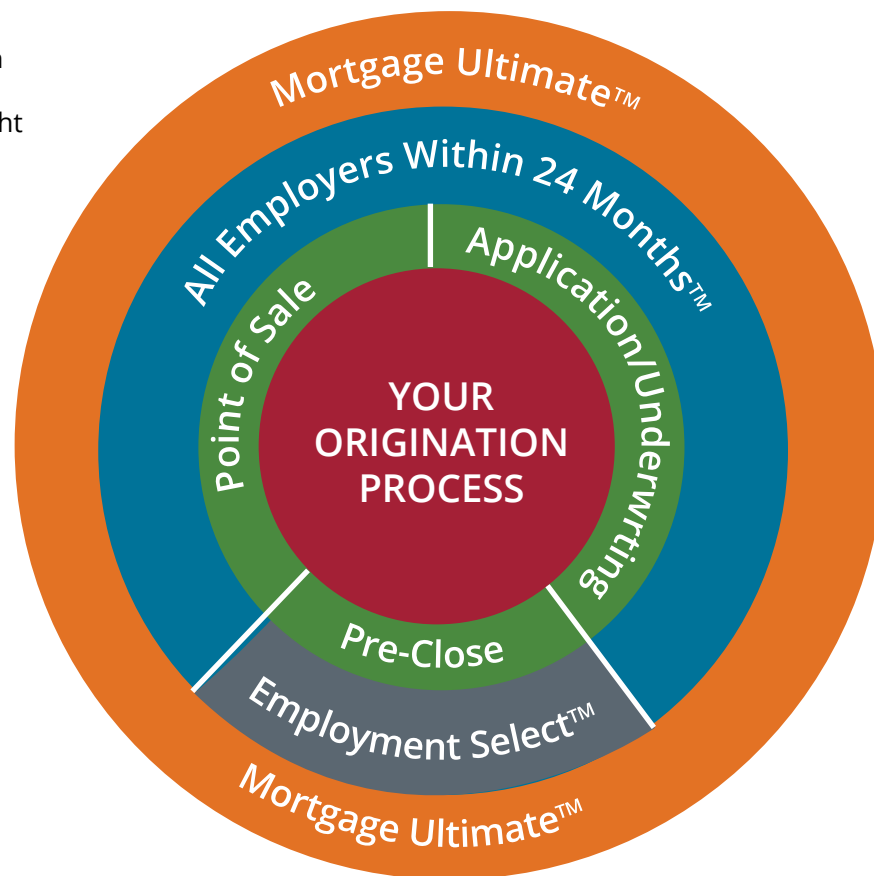
Your process, your solution

Choose the verification solution you need to get the consumer information you want at the right time for your loan process.

All Employers Within 24 Months™

Ideal for Point of Sale through Application/Underwriting. Provides a 24-month view of a borrower's income and employment history (available active and inactive records).

Best For: Verifiers needing to obtain the 2 years of available income and employment history data required by standard Government-sponsored Enterprises (GSE) guidelines.



Mortgage Ultimate™

One solution tailored for key milestones—Point of Sale, Application/Underwriting, Pre-Close—throughout the loan origination process. Provides available active income and employment records dating back 90-days from the request, as well as available inactive records going back 24 months. Also up to 3 additional verifications within 90 days, with the same filters (VOI and VOE) are included.

Best For: Verifiers needing multiple income and/or employment verifications during loan origination.

Employment Select™

Designed for Pre-Close employment verification. Gain peace of mind by checking an applicant's employment information dating back 60-days from the request.

Best For: Verifying borrower employment just prior loan closing.

*Lenders must have a permissible purpose (i.e., a purpose as defined in the Fair Credit Reporting Act) to request and receive consumer report verification information.



More than a choice

Having the ability to choose

the verification solution that's right for you and your mortgage loan process is great. Realizing additional benefits is even better. The VOE and VOI enhancements from Equifax offer more than just a variety of verification solutions for every step of the origination lifecycle. In addition to being designed specifically to help meet the verification information needs of mortgage lenders, they can also deliver real benefits for your business—and your borrowers, too.

Solutions and benefits include, but are not limited to:

Mortgage Ultimate™

- ✓ Flat rate pricing to help you forecast expenses*
- ✓ Flexibility to receive multiple verifications for one price
- ✓ Available printable receipt option to help you manage costs*

All Employers Within 24 Months™

- ✓ 2 years of available active and inactive employment and income information to help meet conventional loan and GSE verification requirements
- ✓ Available printable receipt option to help you manage costs*

Employment Select™

- ✓ Active records less than 60 days old so you have employment information prior to close
- ✓ Relevant information to help make informed decisions and speed closing
- ✓ Available printable receipt option to help you manage costs*



**THE WORK
NUMBER**

Co-borrowers, tax transcripts, and multiples, oh my! Watch for “The Little Book To Help You Get The Information You Need When You Need It For Income And Employment Verifications For Mortgage — Part 2” for even more specifically-designed, mortgage-made verification solution options.

Can't wait?

Go to theworknumber.com/mortgage to learn more now.

