

Employment Trends Drive the Need for a **36 Month View** of Income and Employment History



Over 77 million

new hires have less than 1 year of tenure with their current employer*



55% of mortgage applicants

have had more than one job in the last 36 months**

The Work Number® ↓

548 million

instant employment and income records

Over 2.5 million

small, medium & large employer contributors and growing



*Source- Bureau of Labor Statistics (U.S. Department of Labor). 12 months ending March 2022. Statistics are BLS-reported figures and are not intended to be an indication of The Work Number record availability.
**Equifax data study, April 2022

Ideal Verification Solutions for Anywhere or Everywhere in the Mortgage Origination Process

NEW MORTGAGE SOLUTIONS:



Mortgage VOI
1x Verification of Income
(Active AND Inactive ≤ 36 mos)



Mortgage VOE
1x Verification of Employment
(Active AND Inactive ≤ 36 mos)

OTHER MORTGAGE SOLUTIONS ↓

Mortgage Complete
1x Verification of Income
1x Additional VOI OR VOE
(Active AND/OR Inactive Records ≤ 24 mos)
Manual VOI/E
(1x written 1x verbal)
1x IRS Income (4506-C)

Mortgage Complete Duo
2 co-borrowers
1x Verification of Income
1x Additional VOI OR VOE
(Active AND/OR Inactive Records ≤ 24 mos)
Manual VOI/E
(1x written 1x verbal)
1x IRS Income (4506-C)
(1x form type 2x years)

Mortgage Ultimate
1x Verification of Income
3x Additional VOI OR VOE
(Active ≤ 90 days AND/OR Inactive Records ≤ 24 mos)

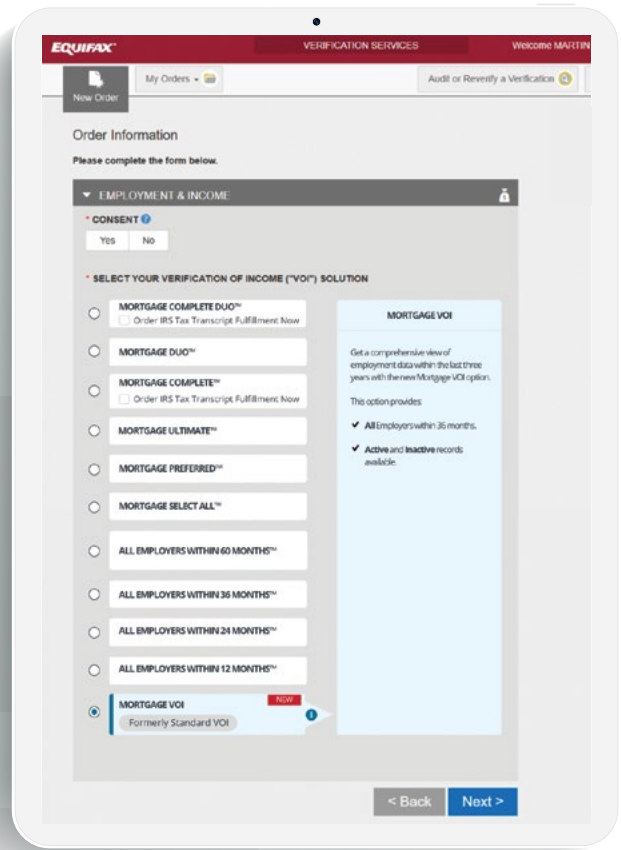
Mortgage Select All
1x Verification of Income OR Employment (Returns all Active AND/OR Inactive records)

Employment Select
1x Verification of Employment
(Active ≤ 60 days)

All Employers Within 12, 24, 36 or 60 Months
1x Verification of Income
OR 1x Verification of Employment
(Active AND/OR Inactive Records ≤ 12, 24, 36 or 60 mos)

Want to learn more about making The Work Number your preferred verification resource? Contact us today.

*Fulfillment based pricing not available with Mortgage VOI or Mortgage VOE. Copyright © 2022, Equifax Inc. All rights reserved. Equifax is a registered trademark of Equifax Inc. The Work Number ® is a registered trademark of Equifax Workforce Solutions LLC, a wholly owned subsidiary of Equifax Inc. 22-EWSMKC-00661



Get these benefits *only* from The Work Number®:

Fulfillment based pricing:
Greater pricing predictability for budgeting and more options for cost management.

More targeted data:
Get the data you want with solutions designed to fit a variety of underwriting needs.

More answers, more ways:
Send additional inquiries to The Work Number with a single purchase as well as researched verifications if a record is not instantly available

Continued innovation:
We are committed to expanding our solution set to meet your needs. Additional new solutions are being developed for 2022 launch.