


VERIFICATION OF EMPLOYMENT (VOE)

OVERVIEW

New Qualified Mortgage regulations require lenders to verify income and employment information using reliable third-party records. Our VOE/VOI solution provides documented, third party verification; either as a primary verification, or to provide re-verification prior to closing.

A combined VOE/VOI solution is ideal for rapidly verifying your applicant's current income - used in calculating DTI ratios. It provides an updated view of income that may be more current than the available tax returns or prior year W-2's, and can be especially useful to streamline the underwriting of home equity loans.



Verification of Employment Report

| Order Details | | | | | |
|----------------------|------------------------|---------------------------|---------------------------------|--|--|
| Order Number: | 315 | Reference Number: | | | |
| Ordered By: | JAMIE ONEILL | Employee: | Consumer, Johnathon - *****0002 | | |
| Date Ordered: | 9/16/2014 12:20 PM | Date Completed: | 9/16/2014 12:24 PM | | |
| Order Type: | Employment plus Income | Date Last Updated: | 9/16/2014 12:24 PM | | |

EMPLOYMENT PLUS INCOME - [Universal Credit Services](#)

Verification Type: Employment plus Income
Permissible Purpose: Employee's application for credit
Verified By: SUSAN JONES - HR ASSISTANT
Date Verified: 09/16/2014
Comments: 2014 YTD TOTAL PAY IS THROUGH 09/16/2014.

| | |
|---|--|
| Employee Name: Johnathon Consumer | Employer Name: Universal Credit Services |
| Employee SSN: *****0002 | Employer Address: 201 MARPLE AVE, CLIFTON HEIGHTS, PA 19018 610-284-1000 |
| Employment Status: CURRENT | Employer Phone: yellowpages.com |
| Start Date: 01/01/2012 | Phone Verified?: SUSAN JONES - HR ASSISTANT |
| End Date: N/A | Contact: |
| Job Title: Customer Service Rep | |
| Income: 15.00/hourly | |
| Avg. Hrs. Per Week: 40 | |
| Prob. of Cntd. Employment: Excellent | |

| Year | Base Pay | Overtime | Commission | Bonuses | Total Pay |
|---------|-----------|----------|------------|----------|-----------|
| 2014YTD | 18,024.12 | | | | 18,024.12 |
| 2013 | 27,354.33 | | | \$500.00 | 27,854.33 |
| 2012 | 25,684.67 | | | \$500.00 | 26,184.67 |

| | | |
|-------------------------------|------------------------------------|---------------------------|
| Date of Pay Increase | <u>Next Projected</u> NOT KNOWN | <u>Last</u> 01/01/2014 |
| Amount of Pay Increase | NOT KNOWN | 1.8% |

*** END OF REPORT 9/16/2014 12:27 PM ***

- Verifications across a vast network of 3rd party instant platforms including "The Work Number®", making us your one-stop VOE solution
 - Our verification process meets 3rd party compliance and verification requirements
 - We provide easy online ordering through multiple LOS systems
- We provide the essential employment and income data that you need in a timely and cost-effective manner
 - Specially trained Verification team handles every request
 - All applicants are individually researched and thoroughly vetted



CALL TODAY FOR PRICING 1. 800. 358. 8442