

IV^x

Income VerificationX

EV^x

Employment VerificationX

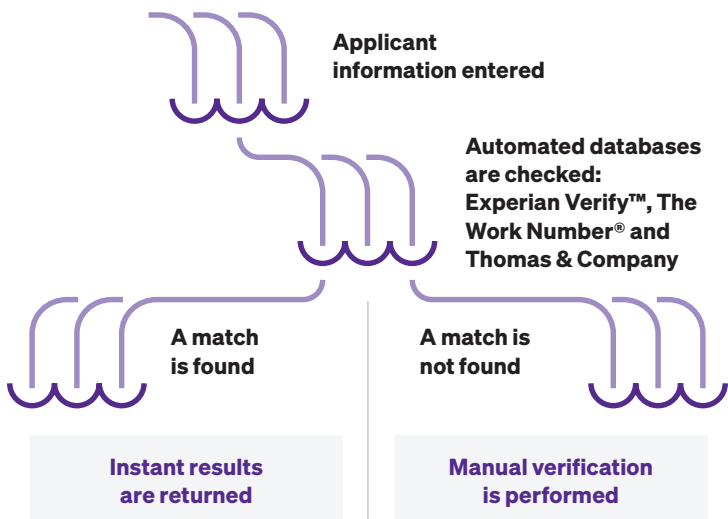
Properly verify the loan applicant's creditworthiness quickly and efficiently



Obtain Immediate Access to Employer Payroll Records

Conduct a comprehensive check of employment and income and obtain access to millions of employment records with Xactus' verification solutions. Our VOE/I workflow is fully customizable and can be programmed to cascade via Experian Verify™, The Work Number® and Thomas & Company® instant databases. You can also obtain uniform, auditable manual verifications when an applicant's information isn't available in an online database.

VOE/I Cascade



Benefits:

- No set-up fees
- Obtain cascaded workflows
- Verify information quickly and efficiently
- Receive accurate consumer data
- Control variable costs with a fixed cost per loan
- Credit card payments accepted
- API's available
- Only pay for verified results. No hit? No charge.
- Integrated to Day 1 Certainty services from Fannie Mae through Desktop Underwriter® (DU)
- Re-verify before a loan closes
- Meet Ability-to-Repay and Qualified Mortgage Standards under the Truth in Lending Act (Regulation Z)

*Authorized Report Provider status does not imply Fannie Mae's endorsement of Xactus products or services.

*The Work Number is a service provided by TALX Corporation, provider of Equifax Workforce Solutions. TALX Corporation is a wholly owned subsidiary of Equifax Inc. Xactus is an authorized reseller of certain products and services ordered by TALX Corporation.

Learn more at xactus.com/verifications

xactus

Advancing the Modern Mortgage

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VOE/I Cascade Experience

Our VOE/I “waterfall experience” casts an even wider net when validating employment and income, making the process much more efficient for you. Here’s how it works:



Automated Verification

Check employment and income more comprehensively through Xactus’ direct integrations with:

- **Experian Verify™:** A validation resource powered by the most current data available and delivers employment and income verification data directly from trusted payroll sources in real time.
- **The Work Number®:** A solution offered through Equifax Workforce Solutions*, and the largest collection of payroll records contributed directly by employers.
- **Thomas & Company®:** The largest privately owned automated income and employment database that maintains unique records only available through Thomas & Company.

Plus, the workflow is fully customizable and can be programmed to cascade, meaning if the data isn’t available in one instant database, another one can be checked.



Manual Verification

If an applicant’s employment or income information isn’t available in our online databases, there’s no need to worry – we offer a complete solution and can perform a manual verification.

Our team follows a uniform, auditable process that ensures you get data you can trust.

The Work Number Product Descriptions:

- **Mortgage VOE** – Obtain one-time instant verification of employment for all active and inactive records within past 36 months.
- **Mortgage VOI** - Obtain one-time instant verification of employment and income for all active and inactive records within past 36 months.
- **Mortgage Ultimate** – Obtain VOE or VOI multiple times (up to 4 for one price) within 90 days (active records within 90 days and inactive records within past 24 months).
- **VOE Select Plus** - Obtain one-time instant verification of employment for all active and inactive records within past 35 days.
- **Mortgage Select All** – Obtain one-time instant verification of all active and inactive records. No record filters.
- **VOI - All Employers within 60 months** – Obtain one-time income verification for all active/inactive records within past 60 months.
- **VOI - All Employers within 24 months** – Obtain one-time income verification for all active/inactive records within past 24 months.
- **VOI - All Employers within 12 months** – Obtain one-time income verification for all active/inactive records within past 12 months.
- **VOI - All Employers within 90 days** – Obtain one-time income verification for all active/inactive records within past 90 days.