

Income and Employment Verification

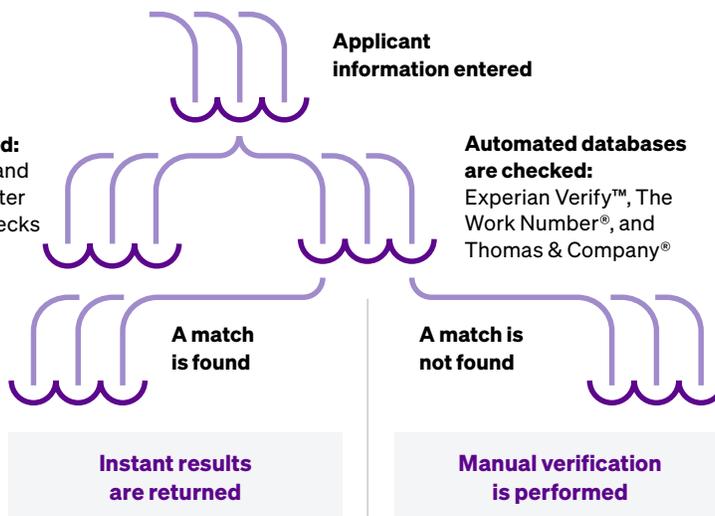
Obtain Immediate Access to Employer Payroll Records



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 VerifyTM, The Work Number[®], Thomas & Company[®], and Argyle[®] databases. You can also obtain uniform, auditable manual verifications when an applicant's information isn't available in an online database.

VOE/I Cascade

Consumer Permissioned:
Truv[®] requires consent and can be used before or after automated database checks



Benefits:

- No setup fees
- Obtain cascaded and consumer permissioned workflows
- Verify information quickly and efficiently
- Receive accurate consumer data
- Control variable costs with a fixed cost per loan
- Increase productivity
- Only pay for verified results. No hit? No charge.
- Integrated with Fannie Mae's Day 1 Certainty via DU[®] and Freddie Mac's AIM via LPA[®]
- Re-verify before loan closing
- 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.

*Equifax Workforce Solutions is a business unit of Equifax Inc. Xactus is an authorized reseller of products and services provided through Equifax.

Income and Employment Verification

Our VOE/I cascade experience casts an even wider net when validating employment and income, making the process much more efficient for you.



Automated Verification

Check employment and income more comprehensively through Xactus' automated integrations:

- **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.



Consumer Permissioned Verification

Xactus' integration lets borrowers securely share financial information with full control through:

- **Argyle®:** Employment and income verification is facilitated by allowing users to connect their payroll or employer account, covering over 95% of the U.S. workforce.



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.