

We support Day 1 Certainty® from Fannie Mae



RELAX.

We make employment and income verifications easy.

Get instant, accurate online verification

Credit Plus | UniversalCIS is an authorized reseller of The Work Number,®* a solution offered through Equifax Workforce Solutions, and the largest collection of payroll records contributed directly from employers.

Through The Work Number,® we enable you to get fast, accurate validation of employment information and consumer income, if requested, so you can make informed decisions. The Work Number database houses millions of current employment records contributed by employers nationwide. This information is updated every payroll cycle, so you'll always receive the most up-to-date information possible. Plus, it is integrated with your existing loan origination system – so it's really easy to access.

Credit Plus | UniversalCIS is an Authorized Report Supplier of eligible verification reports for the Desktop Underwriter® (DU®) validation service.

Manual verification for consumers not in the database

If an applicant's information isn't in The Work Number® database, there's no need to worry. Credit Plus | UniversalCIS can manually verify employment and provide you with the validation you need in just 1-3 business days. We follow a uniform, auditable process that ensures you get data you can trust.

call: 800.258.3488 | email: info@creditplus.com | visit: www.creditplus.com/employment-income-verification



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. Credit Plus | UniversalCIS is an authorized reseller of certain products and services offered by TALX Corporation.

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Receive up to two years of employment/income records

The Work Number:

You can select to receive up to 24 months of employment/income records. You can also choose to receive inactive, active or both, and multiple pulls for one price with Mortgage VOI/VOE Ultimate.

- + **VOI - All Employers within 24 months** – Obtain one-time instant verification of income for all active/inactive records within past 24 months
- + **Mortgage Ultimate (VOI/E)** – 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)
- + **Mortgage Preferred (VOI)** – Obtain one-time instant verification of income (active records within 60 days and inactive records within 24 months)
- + **VOE Select** - Obtain one-time instant verification of employment (active records within 60 days)
- + **VOI - All Employers within 12 months** – Obtain one-time instant verification of income for all active/inactive records within past 12 months

We do the work. You get less stress.

DAY 1
CERTAINTY



- We are integrated to Day 1 Certainty® services from Fannie Mae through Desktop Underwriter® (DU®)
- Ensure compliance with Fannie Mae LQI requirements
- Re-verify before a loan closes
- Meet Ability-to-Repay and Qualified Mortgage Standards under the Truth in Lending Act (Regulation Z)
- Verify information quickly and easily
- Receive accurate consumer information
- Control variable costs with a fixed cost per loan
- Increase productivity by using an outside source for verifications
- Only pay for verified results. No hit? No charge

Authorized Report Supplier status does not imply Fannie Mae's endorsement of Credit Plus | UniversalCIS products or services.

Contact Credit Plus | UniversalCIS
today to learn more about
employment verification services.

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email: info@creditplus.com

visit: www.creditplus.com/employment-income-verification

