

Receipt of Validation Information

In order for DU to receive the information from the vendors above, the following information must be provided.

Income

The Work Number income information and tax transcripts from the Equifax 4506T Tax Transcript Service: The lender loan number and the borrower Social Security number provided on the online loan application must be an exact match with the lender loan number and the borrower Social Security number the lender provided to The Work Number or Equifax.

Assets

AccountChek by FormFree: The lender must choose FormFree as the 3rd Party Data Provider Name and enter the corresponding Reference Number in DU. This Reference Number includes the borrower Social Security number, a colon, and then the FormFree Report ID. Below is an example of the data in the Reference Number field that will be shown in the Additional Data section of the Desktop Originator® (DO®)/DU User Interface:

Income & Asset Validation


3 rd Party Data Provider Name	Reference Number
Formfree	999603000:4928576d-ae61-4d25-b94d-c1833842

Employment

The Work Number employment information: The lender loan number and borrower Social Security number provided on the online loan application must be an exact match with the lender loan number and the borrower Social Security number the lender provided to The Work Number.

Vendor Messages

When information is requested from any of the vendors available through the service, DU will return messages specifying what information was received from which vendor, and will include the corresponding reference number and report date. DU will also specify the date by which the loan must close in order to comply with Fannie Mae's age of documentation requirements.




Advantage Credit

Credit Reporting Services

AccountChek Asset Report for: **Walter Kagan**
 Information current as of: 11/03/2014
 Time: 13:25 EST
Order ID: 2ECB-7162-A6A1

APPLICANT INFORMATION		ORDER DETAILS	
Name	Walter Kagan	Order ID	2ECB-7162-A6A1
Email	walk@giamco.com	Loan Number	02939429349
Employer	GK Technology	Monitoring Duration	30 Days
Net Paycheck Amount	5,000.00	Req. Funds to Close	2,300.00


Borrower has explicitly authorized access to the account(s) examined within this report, and all transaction data has been provided directly by the bank or financial institution. 



Advantage Credit

Credit Reporting Services

Verification of Employment Report

Powered by 

Order Details

Order Number:	3484	Reference Number:	123456
Ordered By:	ALEX TERRERI	Employee:	Testcase, Tracy - *****5001
Date Ordered:	11/11/2016 12:09 PM	Employment Filters:	Both - Previous & Current
Order Type:	Employment	Date Last Updated:	11/11/2016 12:09 PM