



Verification of Earnings Request

Lender: Complete all items in the Lender Section & have the applicant sign or provide a Borrower's Authorization.

Employer/Contractor: Complete all items in the Employer/Contractor Section.

This form is intended to be exchanged directly between the lender and employer and should not be transmitted through the client or any other 3rd party.

LENDER SECTION

NAME & ADDRESS OF EMPLOYER	NAME & ADDRESS OF LENDER

I certify this verification has been sent directly to the employer/contractor for whom the applicant works/worked and has not passed through the hands of the applicant or any other 3rd party.

PREPARER SIGNATURE	DATE
PREPARER PRINTED NAME	PREPARER TITLE

I have applied for a mortgage loan and have indicated that I am now, or was previously, employed or contracted by your company. My signature below, OR my signed Certification & Authorization provided by the Lender authorizes the disclosure of the information requested below.

BORROWER SIGNATURE	BORROWER PRINTED NAME
BORROWER ADDRESS	

EMPLOYER / CONTRACTOR SECTION

Type of Earnings <i>Complete each field as applicable</i>	YTD THRU
Base	
Bonus	
Commissions	
Project Fee / Contract Payment	
Other <i>Provide description</i>	

Authorized Signature — Federal statutes provide severe penalties for any fraud, intentional misrepresentation, or criminal connivance or conspiracy associated with the information contained herein under the Employer/Contractor Section.

EMPLOYER / CONTRACTOR NAME



PREPARER SIGNATURE	DATE
PREPARER PRINTED NAME	PREPARER TITLE
PREPARER EMAIL ADDRESS	PREPARER PHONE NUMBER

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).