

VERBAL VOE

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| Loan #:  | Borrower Name: |
| Employer Name/Company Name:  |                |
| Validated Employer Contact Phone Number:   |                |
| Employer Contact Name and Title:   |                |
| <b><u>Salaried Applicant</u></b>   |                |
| <b>VVOE must be completed not more than 10 days prior to the Note Date.</b>  |                |
| <i>Business Phone Number must be independently verified. (Do not use the phone number from 1003 application unless verified).</i>  |                |
| <input type="checkbox"/> Y <input type="checkbox"/> N   Was Employer Business Phone Number located independent of the borrower?<br><br>Identify Source:<br><input type="checkbox"/> Internet (List site or print page) or<br><input type="checkbox"/> Directory Assistance?<br><input type="checkbox"/> Other: _____ (note: Other cannot come from 1003 or borrower) |                |
| <input type="checkbox"/> Y <input type="checkbox"/> N   Borrower is currently employed at company listed on 1003?  |                |
| Is Borrower active or on leave? <input type="checkbox"/> Active <input type="checkbox"/> On Leave  |                |
| Borrower Current Position: _____   |                |
| Borrower's Start Date: _____   |                |
| Borrower's Probability of Continued Employment: _____  |                |
| <b><u>Self-Employed Applicant</u></b>  |                |
| <b>Must verify the existence of the business through a third party source not more than 30 days prior to the Note Date</b>   |                |
| <i>Business existence must be independently verified through a disinterested third party and supporting documentation is required.</i>   |                |
| <b>Please confirm with an X the type of verification obtained:</b><br><input type="checkbox"/> CPA (Name): _____<br><input type="checkbox"/> Regulatory Agency (Name): _____<br><input type="checkbox"/> Contractor or Professional Association (Name): _____  |                |
| <b>Copy of:</b><br><input type="checkbox"/> Yellow Page Ad<br><input type="checkbox"/> Business License<br><input type="checkbox"/> Internet Website (Acceptable Internet Web sites include borrower's business Web site, government, union, or professional association Web site)<br>Provide link:<br><input type="checkbox"/> Other (Identify): _____              |                |
| <b>(Lender/Originator) Verifier Information</b>  |                |
| Name (print):  |                |
| Name (signature):  |                |
| Title:   |                |
| Date:  |                |
| Phone Number:  |                |