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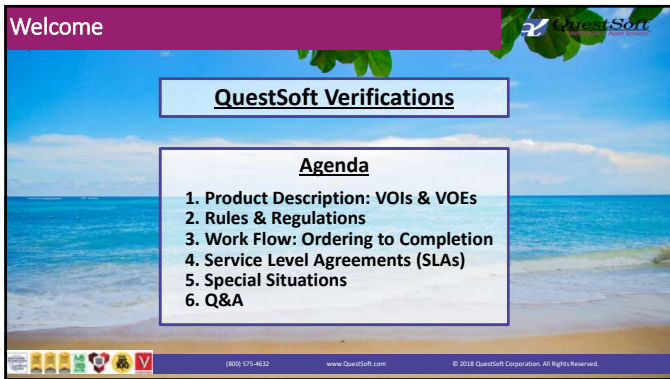
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Why QuestSoft?




## QuestSoft Verifications

- Processing
- Origination
- Underwriting
  - QC

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Rules + Definitions



**VVOE (Verbal)**  
Status, tenure, and title

**WVOE (Written)**  
Status, tenure, and title, signed by authorized representative

**VOI (Written Income)**  
Status, tenure, title, and wages (past or present)

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Rules + Definitions



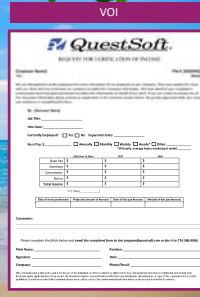
Verbal VOE



Written VOE



VOI



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**Rules + Definitions**

**Fannie Selling Guide:**  
<https://www.fanniemae.com/content/guide/Sel121917.pdf>

**VOE standards are spelled out:**  
<https://www.fanniemae.com/content/guide/Selling/b3/3-1/02.html>

**Allowable Age of Documents:**  
<https://www.fanniemae.com/content/guide/Selling/b4/1/03.html>

**How verbals are used:**  
<https://www.fanniemae.com/content/guide/Selling/b3/3-1/07.html>

QuestSoft logo and footer information.

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**Statistics of Wage Earners**

**Bureau of Labor Statistics**

**Self-employed**

Category	Percentage
Wage Earners	89%
Self Employed	10%
Military	1%

QuestSoft logo and footer information.

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**Statistics of Wage Earners**

**Bureau of Labor Statistics**

**Military**

Category	Percentage
Wage Earners	89%
Self Employed	10%
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QuestSoft logo and footer information.

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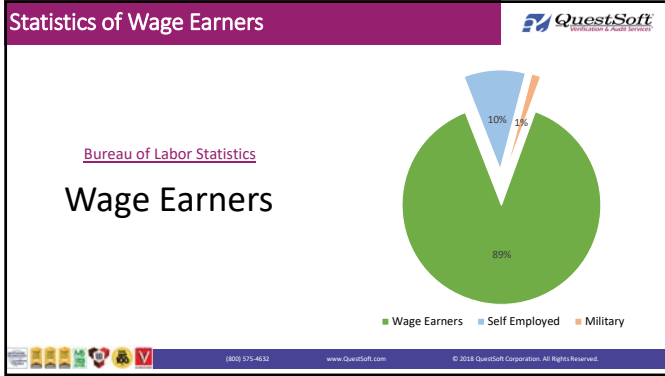
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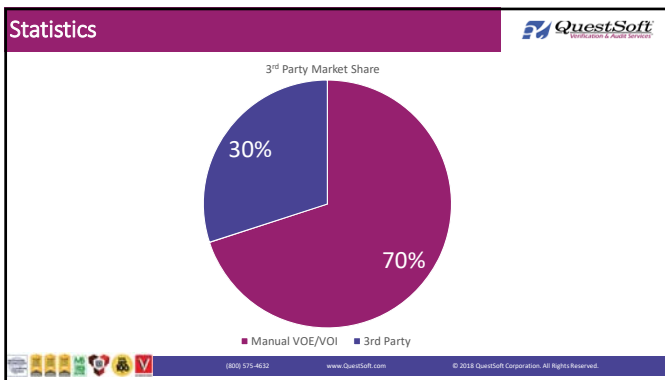
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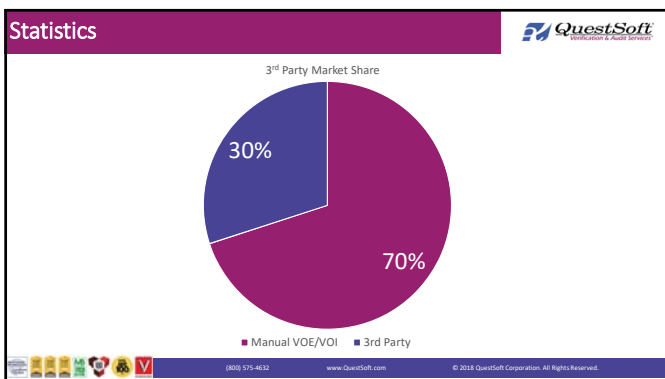
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**Service Levels – Online Verifiers** 

Vendor	Examples
Inverify	Apple, Google
Thomas & Co.	CVS, Honeywell, Halliburton, Sears, Cracker Barrel, Rubbermaid
Uconfirm	Intuit, Salesforce, Union Pacific Railroad, Behr Paint

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- Service Levels – online verifiers** 
- Other 3rd Party Verification vendors including but not limited to:**
- Verify Jobs System
  - QuickConfirm
  - TenStreet
  - EmpCheck
  - CCC Verify
  - Verify Fast
  - Employer’s Unity
  - I2verify
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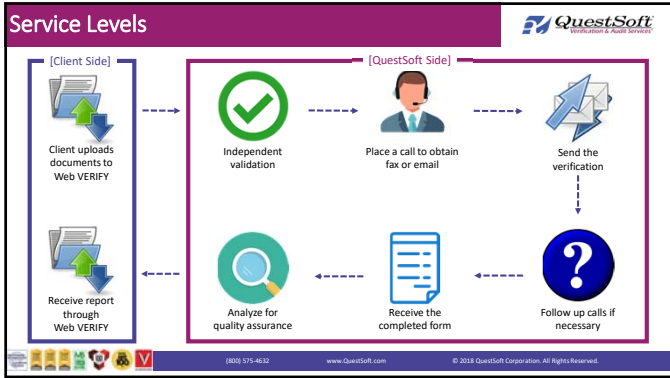
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### Service Levels

Accurate & detailed notes will be taken for every call

Checklist Item	Result
Reason for call:	Request for information (RFI)
Phone number dialed:	800.555.1234
Source of phone number:	Google
Who we spoke with:	Stacy (HR Coordinator)
Correct fax or email address:	stacy.adams@mattesoncorp.com
Misc. notes:	Turnaround time is 24 hours

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- ### Service Levels - FAQs
- What level of diligence can I expect?
  - What if my order cannot be completed?
  - How does QuestSoft manage my inventory?
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Service Levels – Best Practices 

Applicant works as the authorized representative at a small company. Can they provide the owner's contact information?



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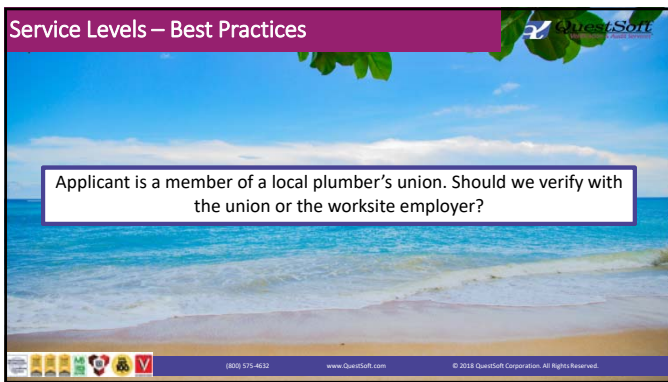
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Service Levels – Best Practices 

Applicant is a member of a local plumber's union. Should we verify with the union or the worksite employer?



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Service Levels – Best Practices 

Applicant works for an overseas company. Will QuestSoft perform international verifications?



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