

100% Total Income Solutions

INCOME+ SOLUTIONS

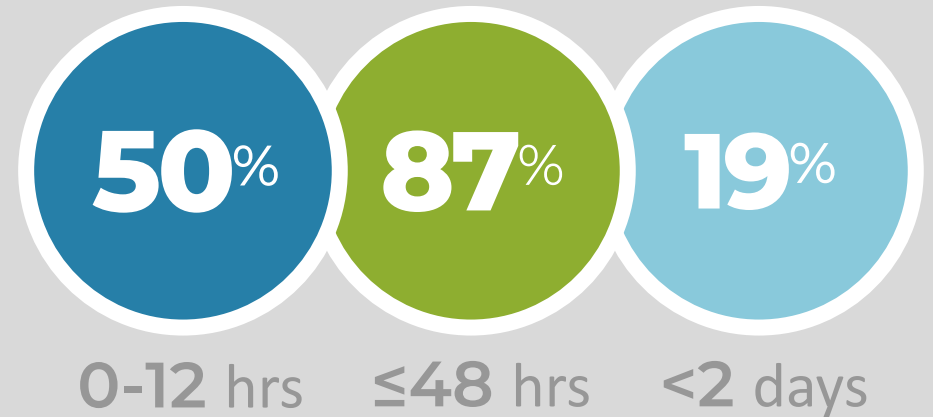
instant system calcs

Using source data from IRS transcripts and Employers



NEAR-INSTANT TAX TRANSCRIPT

VOI CASCADE



100% Total Income Solutions

INCOME+ SOLUTIONS

- System-calculated income determination with your custom guidelines
- Instantly leverages data from validated income sources
- Standardized for consistent results every single time
- Removes friction for borrowers and internal processes

Coming soon!

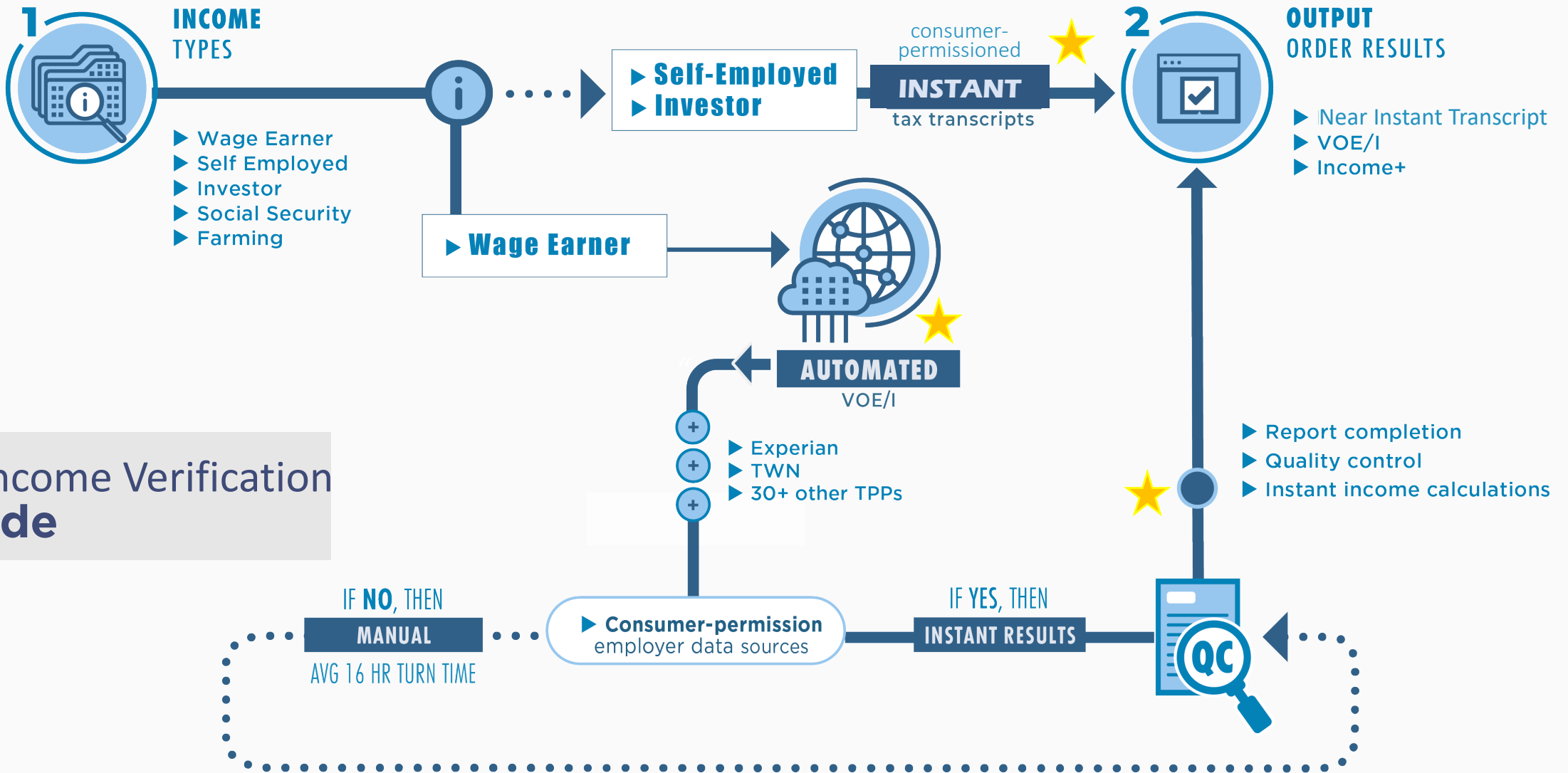
NEAR-INSTANT TAX TRANSCRIPT

- Trusted, long-term partnership with IRS IVES
- Results from days to hours

VOI CASCADE

- Robust VOE/I cascade from automated to manual fulfillment
- Access to 1,000+ databases, including the most robust library of employers and payroll income

100% Income Verification Cascade



Income+

Easy add-on feature to any report type ➤

- ✓ Ordering transcripts or VOI includes Income+ results
- ✓ Delivered today to any LOS, web service, or API portal
- ✓ Customize rulesets to your underwriting guidelines
- ✓ Automate calculations from source documents
- ✓ Populate Income+ screens for underwriting
- ✓ Cascade through all employment and income types (Wage earners, K1, rentals, etc.)

VDE+
verification of employment

EMPLOYMENT INCOME CALCULATIONS

Borrower Information: JOHN HOMEOWNER

STATUS : VERIFIED

REQUESTED 08/19/2020

INTERNAL REVENUE SERVICE
United States Department of the Treasury

Tax Return Transcript

TRV+
income+ solution suite

TAX TRANSCRIPT INCOME CALCULATIONS

BORROWER INFORMATION TAXPAYER INCOMETEST

RECEIVED 06/15/2021

COMPLETED 06/15/2021

VERIFIED

Filing Status: Single

IRS FORM	2018	2019	% Diff	IRS MONTHLY INCOME				
				12-MONTH INCOME		24-MONTH INCOME		TRENDED INCOME
				NET	ADDBACK*	NET	ADDBACK*	
		\$0	-	-	-	-	-	-
		\$0	-	-	-	-	-	-
		\$0	-	-	-	-	-	-
		\$0	-	-	-	-	-	-
		\$0	-	-	-	-	-	-
		\$0	-	-	-	-	-	-
		\$0	-	-	-	-	-	-
		\$39	-	\$3	-	-	-	-
	96	\$169,164	0%	\$14,097	\$2,242	\$14,103	\$2,331	\$16,433
		\$0	-	-	-	-	-	-
		\$0	-	-	-	-	-	-
		\$0	-	-	-	-	-	-
		\$39,336	11%	\$3,278	-	\$3,116	-	\$3,116
		\$0	-	-	-	-	-	-
		\$208,539	3%	\$20,656	\$2,242	\$20,334	\$2,331	\$22,664
		\$189,518	2%	-	-	-	-	-

EMPLOYER MONTHLY INCOME

\$10,082.60

\$0.00

\$0.00

\$0.00

\$0.00

\$10,082.60

6 months

income+
income+ solution suite

Borrower Information: BERTHA JO

Time on Job

01/12/2023

BASE PAY

OVERTIME

COMMISSION

BONUS

OTHER

TOTAL (\$)

EMPLOYER MONTHLY INCOME

\$4,332.50

\$337.88

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7 8

4 5

1 2 3

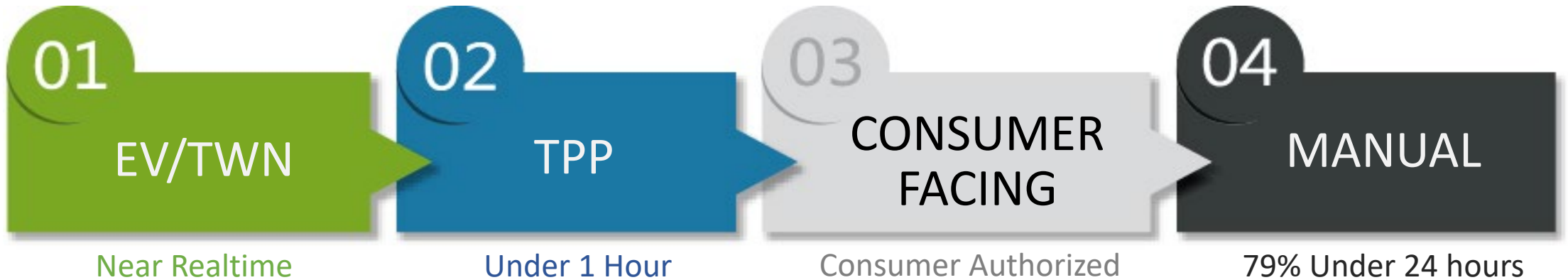
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VOI Cascade

NCS Workflow ►

Creates integrity, efficiency, and quality
that our clients can trust with 2/3 of manual
orders completed within 24 hours



- ✓ On/Near/Offshore/Onsite Workforce
- ✓ Integrated communications with WF staff for orders
- ✓ Best in class turnaround times
- ✓ Use your account codes for TWN or EV