



# SecurityNational Mortgage Company

5300 South 360 West, Suite 150 Murray, UT 84123 Fax: 801-287-8398 Phone: 801-264-8111

## Pre-Funding Verbal Verification of Employment

\*All information is to be obtained from Human Resource Department  
(Write "declined" in the applicable field for information the employer would not provide)

Employee Name: \_\_\_\_\_ SS #: \_\_\_\_\_

Employer Name: \_\_\_\_\_

Employer's Phone Number: (\_\_\_\_) \_\_\_\_\_ Which was obtained from the following acceptable third party phone source: (circle one used)

- 1. 411.com
- 2. Swittchboard.com
- 3. AnyWho.com
- 4. InfoSpace.com
- 5. Superpages.com
- 6. Dexknows.com
- 7. Yellowpages.com
- 8. Whitepages.com
- 9. \_\_\_\_\_ pages of telephone book (Business or Yellow)
- 10. Directory Assistance (used as last resort)
- 11. \_\_\_\_\_ (Identify acceptable source)

**Attach copy of source used**

### The following was verified:

\*Employer Address: \_\_\_\_\_

\*Spoke with: \_\_\_\_\_

\*Borrower Currently Employed: \_\_\_\_\_ YES \_\_\_\_\_ NO

\* Position of Borrower: \_\_\_\_\_

\* Start Date: (if applicable) \_\_\_\_\_

Certified/Verified by: \_\_\_\_\_

Date \_\_\_\_\_ (Verified day of funding)

If information obtained from source other than HR, list who & why HR was not used:  
\_\_\_\_\_  
\_\_\_\_\_

The SNMC pre-funding Verbal VOE is to be a fraud prevention tool as well as verifying that the borrower is employed at time of funding.

Instructions:

- The branch must independently obtain a phone number (notate source on form) for each current employer under the employer's name disclosed in the file. Attach a copy of source.
- The branch is to call the number independently found under the employer's name. The branch is to ask for Human Resources Department. If they refer you to another number add that number to the form.
- The branch is to ask ALL the questions of the employer, not copy what is on the 1003. The address requested is the address where the Human Resources Department is located.
- If a third party phone source cannot be found under the employer's name or if there are any discrepancies (different job title or start date, ext.) when speaking with the employer and asking the questions; the file should be returned to the Underwriter so the Underwriter can investigate the employment.
- Note: An employer company website is NOT a third party source.
- Must be completed day of funding