

# income+

## SOLUTION SUITE

### Income Determination Tool

Integrated with Encompass®  
and other major LOS platforms

## A simpler, more accurate way to determine borrower income.

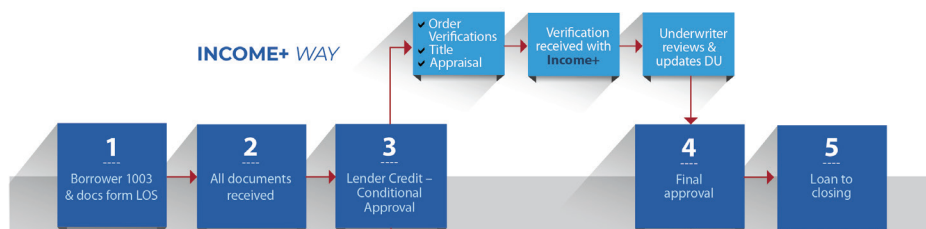
System-calculated monthly income totals with consistent results every single time. This income determination solution is an invaluable underwriting tool for any mortgage professional looking for a simplified service to calculate borrower income in real time.

Income+ is a solution suite that delivers verified monthly borrower income calculations with tax transcripts, W2, and verification of employment & Income requested by the client end-users. These tools include customizable add-on features with enhanced capabilities for more in-depth income analysis on consumer financials, such as;

- Trended income (12 & 24 Months)
- Schedule expenses
- Meals & entertainment
- K-1 indicator (Yes/No)
- System-calculated totals
- Includes Schedules C, E, F
- Mortgage interest indicators
- Depreciation add back

Income+ is available in the HD and direct API integrations.

**Designed to save underwriters up to 40 FTE minutes.** Income+ enforces accuracy, removes endless document uploads, and eliminates multiple stakeholder arguments concerning differing income results. An off-the-shelf solution containing a standard-conforming underwriting engine; for example, seasoning requirement for length and type. Easily customize rules according to investor guidelines.



**Streamline your operational workflow.** Invest in one source for all your verification need. Learn how we work in synergy with loan operations teams to create lean workflows and simplify invoicing via our integration with virtually all marketplace LOS platforms.

Income+ is part of a total validation solution bundle with TRV and VOE Services



### PRODUCT HIGHLIGHTS

- ▶ Standardizes determination of borrower income figures
- ▶ Easily customize rules according to investor guidelines
- ▶ Eliminates multiple income calculations
- ▶ Improves both processor & underwriter efficiencies
- ▶ Streamlines tasks in the loan decisioning process
- ▶ Trusted source-validated data with no implementation fees



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