

VOE Success Guide

	Evidence that Employer has been in business for twenty-four months and at current address for six months as evidence through state filing or business license. (If employer operates out of a home, LOE from employer is required on how the business operates out of a residence.)
	<p>Online confirmation of wage range:</p> <ul style="list-style-type: none"> • Salary.com • Glassdoor.com • Payscale.com • LinkedIn.com • Indeed.com • Salarysurfer.com • Monster.com • Ziprecruiter.com • Carreonestop.org • Roberthalf.com • Dice.com
	<p>Employer must have Web presence. Social media does not count. Must be discoverable with multiple matching sources:</p> <ul style="list-style-type: none"> • Website • Google • Whitepages.com • Yellowpages.com • Manta.com
	Must use Lender Credit Report
	Borrower Paid Only
	Borrower may not be related to employer
	Borrower must be employed at same company for two years
	Borrower to have at least two open and active tradelines with no lates, one of which must be twenty-four months old and the second must be twelve months old (authorized user accounts to not count). If unable to meet this requirement, the maximum LTV allowed will be 90% LTV.
Exempt Industries	
	<ul style="list-style-type: none"> • Real Estate • Mortgage Lending • Transportation/Trucking (unless DOT site shows more than five trucks owned by business) • No Medical Marijuana or CBD Business • No Mobile Business, i.e. Food Truck, Mobile Car Wash, Mobile Tire Repair, Mobile Windshield Repair

