

Verification of Employment Instruction to Applicant

The following document is to be completed by you and your employer(s). If you are relying upon income from one or more jobs in order to repay the loan, each income source must have the following form completed, submitted, and accepted by 21st Mortgage according to the following instructions.

1. The top section is to be completed by you.
2. The section titled "Verification of Employment" is to be completed by your employer.
 - a. Every appropriate blank must be completed.
 - b. The appropriate contact for verifying your employment must be listed, and they must be made aware that 21st mortgage may contact them for a verbal verification.
 - c. If the employer charges a fee for verbal verification, it is up to you to pay that fee, or to make arrangements to pay the fee prior to 21st Mortgage making the call to the employer.
3. Upon completion of the document, you may send it to 21st Mortgage by one of three methods.
 - a. Fax to 1-888-440-4520
 - b. Email to your mortgage loan originator
 - c. Overnight package service like Federal Express, United Parcel Service, or US Express Mail to:
21st Mortgage Corp.
620 Market Street, Suite 100
Knoxville, TN 37902
Atn: Direct Lending Department

Privacy Act Notice: This information is to be used by 21st Mortgage Corporation in determining whether you qualify as a prospective mortgagor. It will not be disclosed outside 21st Mortgage Corporation except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected.

I have applied for a mortgage loan and state that I am now or was formerly employed by you. My signature below authorizes verification of this information

Application Number:

Name and Address of Applicant:

Signature of Applicant:

Verification of Employment

A representative of 21st Mortgage may call to verify the information provided.

Name and Address of Employer

Name of Supervisor or Personnel Department who is authorized to verify this information by phone

Name: _____

Position: _____

Phone Number: (_____) _____

Best time to call: _____

Applicant's Date of Employment:

Present Position:

Probability of Continued Employment:

___/___/___

Current Gross Base Pay (Enter amount and check period)

For Military Personnel Only

____ Annual ____ Hourly
 ____ Monthly ____ Other (specify)
 \$ _____ ____ Weekly

Pay Grade _____

Type _____ Monthly Amount

| Type | Gross Earnings | | |
|-------------|----------------------------|-----------------------------|-----------------------------|
| | Year to Date Thru _____ | Past Year _____ \$ _____ | Past Year _____ \$ _____ |
| Base Pay | \$ _____ | \$ _____ | \$ _____ |
| Overtime | \$ _____ | \$ _____ | \$ _____ |
| Commissions | \$ _____ | \$ _____ | \$ _____ |
| Bonus | \$ _____ | \$ _____ | \$ _____ |
| Total | \$ _____ | \$ _____ | \$ _____ |

Base Pay \$ _____

Rations \$ _____

Hazard/Flight \$ _____

Clothing \$ _____

Quarters \$ _____

Pro Pay \$ _____

Combat \$ _____

VHA \$ _____

If Applicable, is Overtime or Bonus Income likely to continue? Overtime: __Yes __No Bonus: __Yes __No

If paid hourly - average hours per week? _____

Date of applicant's next pay increase? ___/___/___ Projected amount of next pay increase? _____

Remarks (if employee was off work for any length of time, please indicate time period and reason)

Signature of Employer

Title

Date