



VERIFICATION OF EMPLOYMENT (VOE) AND VERIFICATION OF RENT (VOR) HELP GUIDE

Mortgage Solutions Financial considers the following options acceptable to document Verification of Employment (VOE) and/or Verification of Rent (VOR) on all wholesale loan transactions:

1. **VOE or VOR ordered directly and received directly by Mortgage Solutions Financial wholesale processing.
2. VOE or VOR provided as a credit supplement to the credit report used to determine loan eligibility or reissued into the final AUS. (Must be a supplement to the credit report)
3. VOE verified using a third party employment verification vendor approved by FNMA DU validation services [CLICK HERE](#).
4. VOR verified using canceled rent checks or any other sourceable form of payment.
5. Download our [VOE CONTACT SHEET](#) and [VOR CONTACT SHEET](#).

** To avoid delays, full VOE and VOR contact should be provided along with an executed [BORROWERS' CERTIFICATES AND AUTHORIZATIONS](#) for Mortgage Solutions Financial to request Verification of Employment or Verification of Rent, with all new submissions.