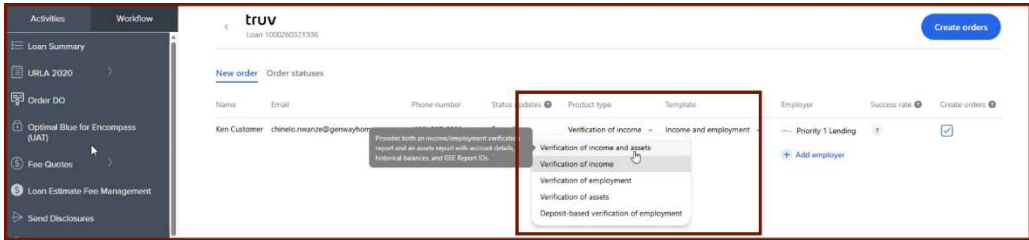
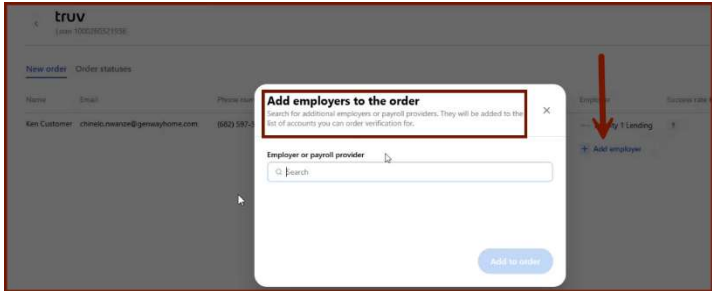
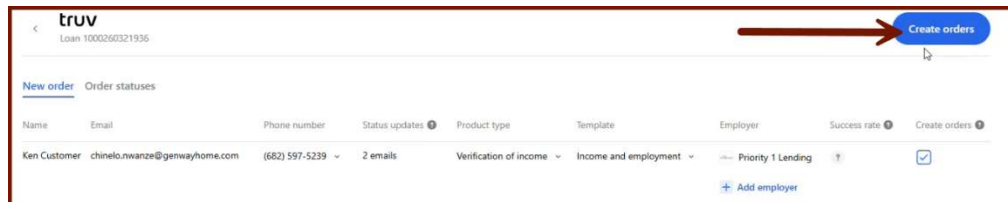


Purpose: This job aid provides a Step-by-Step process of initiating an income and employment verification request using TRUV services within the Arena Portal. It explains when to use the service and how it enables Borrowers to securely provide payroll data, allowing for fast and efficient verification to support the underwriting process. This service directly contacts the Borrower via email and text message allowing them to log into their payroll provider to securely share their income data.

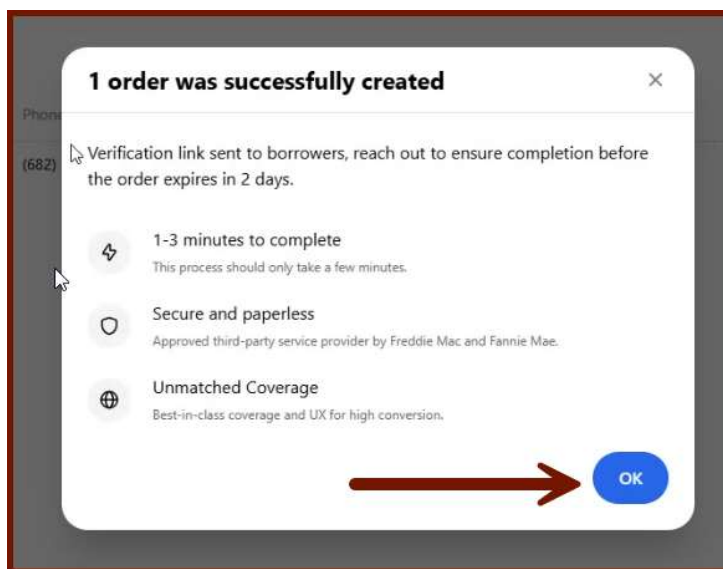
HOW TO PLACE A TRUV ORDER

DESCRIPTION	STEP / ACTION
	<ol style="list-style-type: none"> Once you have submitted your loan in Arena Portal, locate the left-hand navigation menu. Click on the Additional Loan Services Tab. Click on Verification of Income/Employment. This action will launch the TRUV service interface directly within Arena Portal. No separate log in is required.  <ol style="list-style-type: none"> Under New order, The TRUV order screen will automatically pull in the Borrowers' details, including their name, email address and phone number. The product type will default to Verification of income, and the template will be set to Income and employment.  <ol style="list-style-type: none"> If the Borrower has multiple jobs or if you need to verify previous employment (e.g. employment history of less than two years) you can add another employer. Click the + Add employer link below the current employer listing to include additional employment details. A pop-up box will appear to add employers to the order. 

- Once you have verified the Borrower's information and added any necessary employers, click the **Create orders** button located on the right side of the screen.



- A confirmation pop-up will appear stating that the **order was successfully created**. This confirms that the verification link has been sent to the Borrower. Click **OK** to close the pop-up.

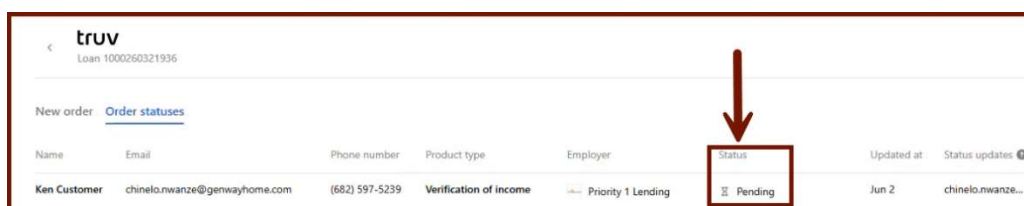


DESCRIPTION

STEP / ACTION

MONITOR ORDER STATUS

To check the status of your request, navigate to the **Order statuses** tab within the Truv interface. Here you can see if the request is **Pending** or **Done**.



DESCRIPTION	STEP / ACTION
<p>BORROWER NOTIFICATIONS</p>	<ul style="list-style-type: none"> • Upon clicking Create orders, the Borrower will immediately receive a text message and an email containing a secure link to complete the verification. • The communication sent to the borrower will be branded under GenWay Home Mortgage matching the name on their initial disclosures. • The borrower has two days to complete the verification request. The process typically takes only a few minutes once they log in. <p>Email example below:</p> <div data-bbox="698 646 1198 980">  <p>The screenshot shows an email from GenWay Home Mortgage. The subject line is 'Ken, GenWay Home Mortgage, inc needs to verify your income'. The body text states: 'GenWay Home Mortgage, inc NMLS #222730 needs to verify your income. It only takes a few minutes and is essential to proceed with your loan.' There is a prominent blue button labeled 'Verify instantly'. At the bottom, it says 'If you need assistance completing the process, contact GenWay Home Mortgage, inc.'</p> </div>