

**TELEPHONE CERTIFICATION OF EMPLOYMENT**  
(For Alternate Documentation)

Borrower: \_\_\_\_\_ Date: \_\_\_\_\_  
Property: \_\_\_\_\_ Employer: \_\_\_\_\_  
\_\_\_\_\_ Address: \_\_\_\_\_  
Loan No: \_\_\_\_\_ Phone: \_\_\_\_\_

**I CERTIFY THE FOLLOWING:**

1. I have confirmed the employer's phone number through:

\_\_\_\_ Directory Assistance

\_\_\_\_ Telephone Book

2. I contacted the employer directly and spoke to:

Name: \_\_\_\_\_ Title: \_\_\_\_\_ Date: \_\_\_\_\_

3. The above person stated the following:

**A. The applicant \_\_\_\_\_ is \_\_\_\_\_ is not currently employed.**

**B. The probability of continued employment is:** \_\_\_\_\_

**C. The borrower's date(s) of employment is:** \_\_\_\_\_

D. The borrowers current earnings are \$ \_\_\_\_\_ per \_\_\_\_\_

**E. Borrower's current position is :** \_\_\_\_\_

F. Is the overtime/bonus likely to continue? \_\_\_\_\_

G. Does the applicant have any ownership interest in the business? \_\_\_\_\_

4. If the employer will not answer questions regarding current earnings, probability of continued employment, etc., document the unwillingness to provide the information for the following reasons: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
Name

\_\_\_\_\_  
Underwriting Coordinator  
Title