

Request for Verification of Employment

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency 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. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. Seq., or 7 USC, 1921 et. Seq., (if USDA/FmHA).

Instructions:
Lender - Complete items 1 through 7. Have applicant(s) complete item 8. Forward directly to employer named in item 1.
Employer - Please complete **Part II** as applicable. Complete **Part IV** and return by FAX to 856-917
 The form is to be transmitted directly to the lender and is not to be transmitted through the applicant(s) or any other party.

Part I - Request

1. To (Name, address of employer and independently verified phone number) GARDEN'S DREAM 355 TAYLOR RD ENFIELD CT 06082	2. From (Name and address of lender) PHH Mortgage Corporation One Mortgage Way Mount Laurel, NJ 08054
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I certify that this verification has been sent directly to the employer and has not passed through the hands of the applicant or any other party.

3. Signature of Lender Stacy McGuigan	4. Title Mortgage Loan Processor	5. Date May 12, 2020	6. Lender's No. 3010594244
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I have applied for a mortgage loan and stated that I am now or was formerly employed by you. My signature below authorizes verification of this information.

7. Name and Address of Applicant (include employee or badge number)
MICHELLE BIGDA

X See attached signed authorization

Part II - Verification of Present Employment

9. Applicant's Date of Employment 3/1/2012	10. Present Position General Mgr	11. Probability of Continued Employment 100%
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12A. Current Gross Base Pay (Enter Amount and Check Period) <input checked="" type="checkbox"/> Annual <input type="checkbox"/> Weekly <input type="checkbox"/> Other (Specify) <input type="checkbox"/> Monthly <input type="checkbox"/> Hourly Weekly \$ 890. Bonus Paid in July 2020	13. For Military Personnel Only Pay Grade _____ Type _____ Monthly Amount _____ Base Pay \$ _____ Rations \$ _____ Flight or Hazard \$ _____ Clothing \$ _____ Quarters \$ _____ Pro Pay \$ _____ Overseas or Combat \$ _____ Variable Housing Allowance \$ _____	14. If Overtime or Bonus is Applicable, Is its Continuation Likely? Overtime: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Bonus: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Bonus Paid in Cash? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
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12B. Gross Earnings			
Type	Year to Date 2020	Past Year 2019	Past Year 2018
Base Pay	Thru \$ 10,680	\$ 43,720	\$ 43,956
Overtime	\$	\$	\$
Commissions	\$	\$	\$
Bonus	\$	\$ 13,000	\$ 12,000
Total	\$	\$ 56,720	\$ 55,956

15. If Paid Hourly, average hours per week **Salary**

16. Date of applicant's next pay increase **2/1/2021**

17. Projected amount of next pay increase **\$40 per week**

18. Date of applicant's last pay increase **2/1/2020**

19. Amount of last pay increase **40.00 per week**

20. Remarks (If employee was off work from any length of time, please indicate time period and reason)

Part III - Verification of Previous Employment

21. Date Hired	23. Salary/Wage at Termination Per (Year) (Month) (Week)	
22. Date Terminated	Base _____ Overtime _____ Commissions _____ Bonus _____	
24. Reason for Leaving	25. Position Held	

Part IV - Authorized Signature

Federal statutes provide severe penalties for any fraud, intentional misrepresentation, or criminal connivance or conspiracy purposed to influence the issuance of any guaranty or insurance by the VA Secretary, the USDS, FmHS/FHA Commissioner, or the HUD/CPD Assistant Secretary.

26. Signature of Employer 	27. Title (Please print or type) Benjamin Lupien Owner	28. Date 5/12/20
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29. Print or type name signed in Item 26
Ben Lupien Owner

30. Phone No.
267.542.5227

NOTE: PLEASE COMPLETE ALL CIRCLED FIELDS COMPLETELY AND LEGIBLY. IF YOU ARE UNABLE TO COMMENT IN BOX 11 PLEASE WRITE UNABLE TO COMMENT. THANK YOU- please email to stacy.mcguigan@mortgagefamily.com