Certified Credit

EQUIFAX®

Income Qualify

Verify at Prequalification. Not Underwriting.

Income Qualify, available through Certified Credit, returns verified employer and income data from The Work Number at prequalification for no additional cost. Instead of waiting until underwriting to confirm what the borrower earns, you can see key income details earlier in the process.

That earlier visibility helps you decide when full VOE is actually needed instead of defaulting to ordering it upfront. By placing verification at the right point in the workflow, you reduce unnecessary spend, minimize rework, and improve cost per funded loan.

Order Verification When It Makes Sense

See employer and income data at prequalification so you can decide when full VOE is truly needed instead of pulling it automatically at preapproval.

Reduce Unnecessary VOE Spend

Not every prequalification turns into a closing. Earlier income visibility helps you avoid committing verification dollars to loans that may never fund.

Select the Right Work Number Report

Early tenure visibility helps you choose the appropriate report the first time, reducing duplicate pulls and unnecessary upgrade charges.

Improve Closing Ratios

Early tenure and income insight reduces the likelihood of second pulls, restructuring at underwriting, and late-stage surprises.

What Income Qualify Returns at Prequalification

Delivered alongside your prequalification credit report:

- Employer Name
- Tenure
- Prior Year Total Income
- Name and SSN Cross-Reference

All before the worksheet is built and before full VOE is ordered.

Get in Touch

800-769-7615

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More Than Just a Score

At Certified Credit, we deliver more than just a score. We provide industry-leading information and analytics with the expertise and technology you can rely on to fuel your business.