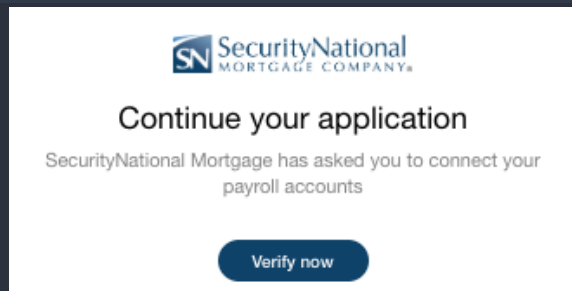


A Borrower's Guide to Digital Income & Employment Verification

To help qualify and approve you for a loan, Security National Mortgage relies on a fast and secure digital income and employment verification experience powered by Argyle. This document explains what you can expect from the experience and how to complete your income and employment verification.

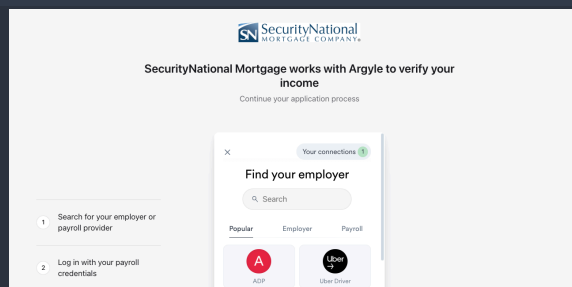
① Get invited to connect

To begin the process, you will receive an email and/or text from Gray Fox Mortgage asking you to verify your income and employment.



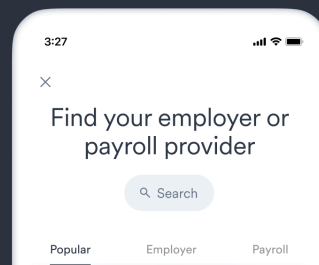
② Start the verification process

If you receive your invitation by email, select the "Verify" button. If you receive your invitation by text, click the link provided. Both will take you to a landing page that will allow you to search for your payroll records.



③ Find your income source

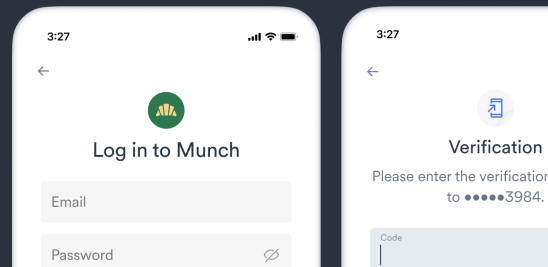
A search box will appear. Use it to look up your income source. This could be your employer (for example, "Starbucks") or the third-party provider your employer uses to manage your payroll (for example, "ADP").



④ Log in and connect your account(s)

Once you select your income source, you will be taken to a login screen. There, you will be asked to log in to your income source account. Use the same credentials you use to access your payroll information in any other scenario.

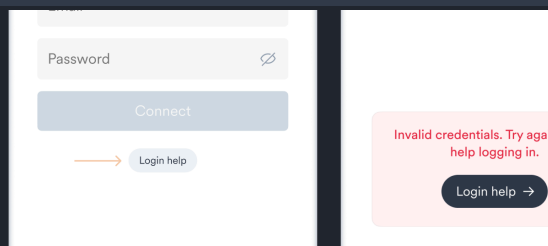
In many cases, multi-factor authentication (MFA) will be required to complete the connection process.



TROUBLESHOOTING

If you are unable to locate your employer or payroll provider, reach out to your loan team for next steps.

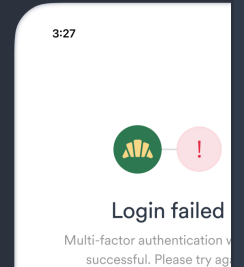
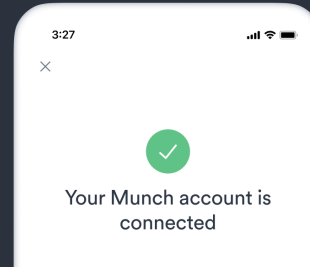
If you need help resetting or recovering your login credentials, click the relevant login help options presented in the Argyle window.



⑤ Connect additional accounts

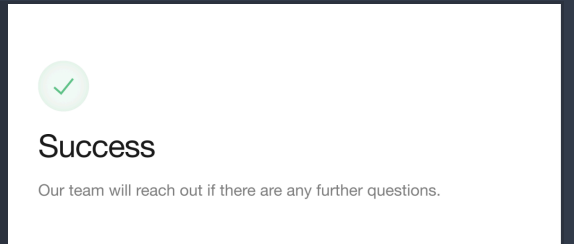
Once you have successfully connected your income source, you can select “Connect more accounts” to add additional income sources as directed by your loan team. When you are done connecting your employer records, you can exit the screen.

If you encounter any error, please reach out to your loan team for further instructions.



⑥ Success

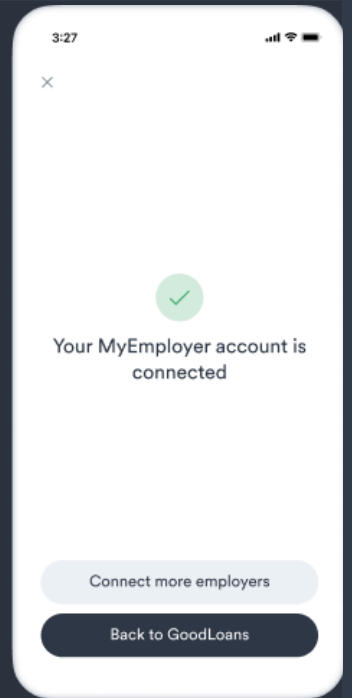
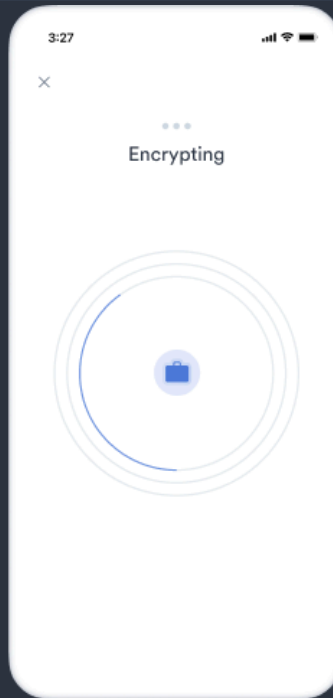
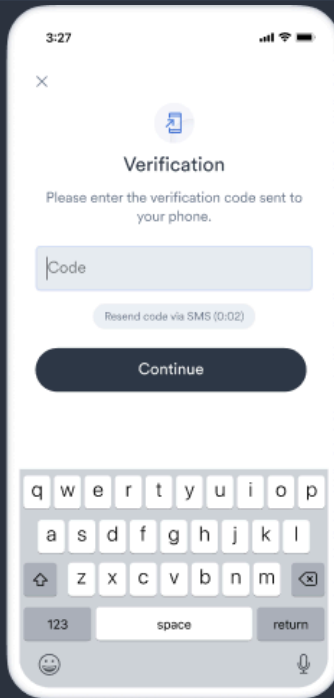
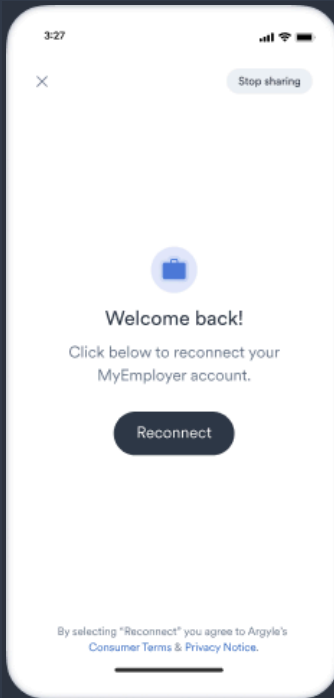
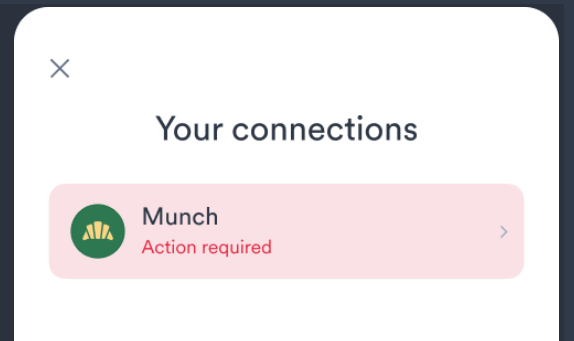
Selecting “Done” will take you to a confirmation screen. From there, you can exit the connection experience.



⑦ Reconnecting an account

If at any time you are asked by your loan team to reconnect your account, they will send you a link to do so. This process will highlight the action required to pull in fresh paystubs and data for your lender.

This process will not require you to login with your credentials again, but simply ask you to re-authenticate using your MFA method that you used previously.



Want to learn more?

Reach out to your loan team with any questions.