

Borrower Frequently Asked Questions

Q: What is Argyle?

A: Argyle is a user-permissioned, data portability platform that lets you securely and easily share your income and employment data with a lender to approve your mortgage application.

Q: Is my data secure and safe?

A: Yes. We maintain high levels of security standards and encrypt all of your data, so you don't have to worry about the safety of your data. Our security measures are reviewed by independent third parties annually, and we have successfully completed audits for SOC2 Type 2 and ISO 27001. Additionally, we undergo annual Penetration Testing on our entire tech infrastructure to ensure your data is secure.

Q: Does my employer need to approve access to Argyle?

A: No. Your lender is only interested in verifying your information for the loan process. By using your credentials to log in to your account via Argyle's software, you are allowing Argyle to retrieve that information and deliver it to the lender directly, without the involvement of your employer. Only your information can and will be accessed and shared with your permission.

Q: Why does my lender need my income and employment information?

A: As part of the lending process, your lender needs to determine the credit worthiness of its applicants. Part of that is verifying your ability to repay the loan for which you are applying. Employment and income information are critical factors in this step.

Q: I can't find my employer. What should I do?

A: Try searching for your payroll provider to see if it is included in Argyle's coverage. If you do not locate your payroll provider, reach out to your loan representative for further instructions. They may need to verify your income and employment through another method.

Q: What if I don't remember my credentials?

A: You can select the "Need help logging in?" option from the Argyle Login screen to start a password reset process. The "Need help logging in?" button will direct you to your employer or payroll provider's website to initiate the password reset process.

Q: What if I no longer have access to my prior employer's system?

A: Your lender may need to verify your income and employment through another method. Please reach out to your Loan representative.

Q: What if I no longer have access to the email address associated with my login?

A: You can select the "Need help logging in?" option from the Login screen. In many cases, the employer or payroll provider will have an option to recover the Username and/or email address on file.