

# Request for Verification of Employment

1702000571

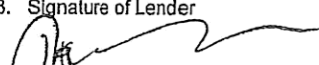
**Privacy Act Notice:** This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, 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 complete Item 8. Forward directly to employer named in Item 1.  
 Employer - Please complete either Part II or Part III as applicable. Complete Part IV and return directly to lender named in Item 2.  
 The form is to be transmitted directly to the lender and is not to be transmitted through the applicant or any other party.

## Part I - Request

1. To (Name and address of employer) <b>EVERGREEN LIFE COMPANY</b>  <b>600 CLAYTON AVE</b> <b>EI Cerrito, CA 94530</b>	2. From (Name and address of lender) <b>Geoffrey D. Garcia</b> <b>Sterling Bank &amp; Trust, FSB</b> <b>One Towne Square, Suite 1900</b> <b>Southfield, MI 48076</b> <b>Phone 650-685-6430 Fax 245-286-4219</b>
--	--

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 interested party.

3. Signature of Lender 	4. Title <b>Mortgage Consultants</b>	5. Date <b>3/10/2017</b>	6. Lender's Number (Optional) <b>1702000571</b>
---	---	-----------------------------	--

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) <b>DEBBY CHANG</b> <b>1319 BREWSTER CT, EI Cerrito, CA 94530</b>	8. Signature of Applicant <b>See attached borrower's authorization</b>
--	---

## Part II - Verification of Present Employment

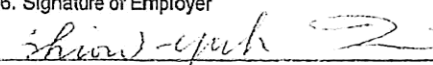
9. Applicant's Date of Employment <b>Jan. 9, 2012</b>	10. Present Position <b>Sales Executive/Accounting</b>	11. Probability of Continued Employment <b>Yes</b>
12A. Current Gross Base Pay (Enter Amount and Check Period) <b>\$18,500</b> <input type="checkbox"/> Annual <input type="checkbox"/> Hourly <input checked="" type="checkbox"/> Monthly <input type="checkbox"/> Other (Specify) <input type="checkbox"/> Weekly	13. For Military Personnel Only Pay Grade Type Monthly Amount Base Pay \$ Rations \$ <b>N/A</b> Flight or Hazard \$ Clothing \$ <b>N/A</b> Quarters \$ Pro Pay \$ <b>N/A</b> Overseas or Combat \$ <b>N/A</b> Variable Housing Allowance \$ <b>N/A</b>	14. If Overtime or Bonus is Applicable, is its Continuance Likely? Overtime <input type="checkbox"/> Yes <input type="checkbox"/> No Bonus <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No 15. If paid hourly - average hours per week <b>N/A</b>
12B. Gross Earnings		
Type	Year To Date	Past Year
Base Pay	Thru <b>\$18,500</b> Monthly	
Overtime		
Commissions		
Bonus	<b>\$8,000</b> Annual	<b>\$7,500</b>
Total		<b>\$6,900</b>

20. Remarks (if employee was off work for 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) Base _____ Overtime _____ Commissions _____ Bonus _____
22. Date Terminated	
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 U.S.D.A., FmHA/FHA Commissioner, or the HUD/CPD Assistant Secretary.

26. Signature of Employer 	27. Title (Please print or type) <b>Owner</b>	28. Date <b>03/11/17</b>
29. Please print or type name signed in Item 26. <b>Shiow-Yuh Tsai</b>	30. Phone No. <b>(408) 417-5445</b>	

Fannie Mae  
Form 1005 July 96