The verification of asset and income report delivers the accurate, reliable, high-value data you need to validate consumer-reported assets and income. We make it easy for borrowers to verify their assets and income in minutes without lengthy and costly manual processes for the lender. The income provided in a VOAI report should not be the sole basis for decisioning and consumers should be given an alternative means to verify income when necessary.

1 Report details

Find your borrower's information, along with the report creation date, the requester (you), the report ID, and portfolio ID.

The report ID will be used to request copies and the portfolio ID would be passed on to the GSEs.

2 Total asset summary

(All accounts)

This section provides an overview of all the accounts that were permissioned for use in this report. Each of the accounts used in this report are listed in the Summary by Account section (#6).

3 Total value of assets

(Current)

This is the sum of the current balances in all permissioned accounts included in the report.

4 Total value of assets

(Two-month average)

This is the average balance for the past two months, based on the daily balances of all permissioned accounts. If the report includes less than two months of transactions, this field will be blank.

5 Total value of assets

(Six-month average)

This is the average balance for the past six months, based on the daily balances of all permissioned accounts. If the report includes less than six months of transactions, this field will be blank.

6 Summary by account

Summary by Account
A high-level summary of each financial institution. It includes the name, owner (may not be available), account number, account type, beginning balance, available balance, and current balance.

7 Transaction data by account

Transaction data of each specific financial institution. It includes the account number, transaction history available, and requested transaction history data up to the last 24 months.

8 Insufficient funds by account

This section displays days since the most recent NSF, and the total number of NSFs over the report date range. If there are no NSFs, fields will show N/A.

9 Transaction history by account

Displays the full transaction history (credits and debits) for each account, up to the date range specified by the partner. The date range defaults to 60 days.

10 Income streams details

An income stream is a grouping of deposit transactions with a similar payee description, cadence and amount. Each income stream graph contains a snapshot of up to the last 24 months of transactions with the account owner name, account details, cadence, status, and amounts.

Only income streams with 20% confidence or greater are included by default, but this can be adjusted when requesting a report.

11 Confidence score

Utilizing deposit transactions filtered through an intelligent machine learning-based process, we provide estimates and projections of income. Three income confidence estimates can be provided— high, moderate, or low.

These estimates are calculated from the analysis of four underlying models that assess whether a deposit, or series of deposits, is income. The high confidence estimate indicates that three models (75%), or all four models (100%) assessed the deposit or series of deposits to be an income stream.

The moderate confidence estimate that two models (50%) assessed the deposits to be income. Finally, the low confidence estimates indicate that either one (25%) or no (0%) models assessed the deposits to be income.

High: 75 or 100%
Moderate: 50%
Low: 0 or 25%

1

Verification of Assets and Income - Transactions — This report is provided by Finicity, a Mastercard Company

Elizabeth Johnson
123 Main St. Portland, OR 97035

Loan Number: **13402334**
Reference No: **3348322**
Loan Officer: **Charles Mills**

Requestor: **AcmeLending**
Report ID: **h39zi1enmmr8k**
Portfolio ID: **zymu6rqsvpvd-1-port**
Created Date: **30/JUN/22**
Date Range: **01/JAN/22 - 30/JUN/22**

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TOTAL ASSET SUMMARY

Current	2 Month Average	6 Month Average
3 $18,000	4 $17,250	5 $12,498

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SUMMARY BY ACCOUNT

Financial Institution	Account	Account Owner	Account Type	Beginning Balance	Average Monthly Bal.	Current Balance
WF **Wells Fargo**	Checking 8945	Elizabeth Johnson 123 Main St. Portland, OR 97035	Checking	$4,896	$4,750	**$5,547**

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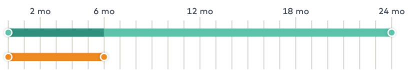
TRANSACTION DATA BY ACCOUNT

Financial Institution	Account	Transaction History Data
WF **Wells Fargo**	Checking 8945	**Available:** 01/JAN/20 - 30/JUN/22 **Requested:** 01/JAN/22 - 30/JUN/22



Note: Available transaction history may be limited due to the account opening date, or the amount of history the institution provides.

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INSUFFICIENT FUNDS BY ACCOUNT

WF **Wells Fargo**	Checking 8945	Days since the most recent insufficient funds fee debit transaction	**61**	Total number of insufficient funds	**0**

TRANSACTION HISTORY

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Wells Fargo Checking (8945)

Deposits/Credits

Date	Category	Description/Memo	Amount
30/JUN/22	Transfer	Paypal Transfer	**$250.00**
28/JUN/22	Payroll	Payroll Direct Deposit - Initech	**$2,846.50**
22/JUN/22	Transfer	Venmo Transfer	**$75.00**
22/JUN/22	Transfer	Venmo Transfer	**$50.00**
18/JUN/22	Transfer	Paypal Transfer	**$80.21**
30/MAY/22	Transfer	Paypal Transfer	**$350.00**
25/MAY/22	Transfer	Venmo Transfer	**$223.47**
18/MAY/22	Payroll	Payroll Direct Deposit - Initech	**$2,846.50**
06/APR/22	Transfer	Paypal Transfer	**$47.55**
05/APR/22	Transfer	Paypal Transfer	**$80.00**

Withdrawals/Debits

Date	Category	Description/Memo	Amount
30/JUN/22	Food & Dining	025TOMMY'S #17 PORTLAND OR DBT PURCHASE ON 07/31 @ 19:12 CARD NBR: -6978	**$146.55**
26/JUN/22	Payment	Gap Visa Gap EPAY 061620 XXXXX5555 447994126974531544287453762-6978	**$300.00**
24/JUN/22	Bank Fee	INSUFFICIENT FUNDS-RETURNED ITEM $17.64 CHECK CARD PURCHASE - #385 VISA 8802870 21 7/26/20 CAR	**$38.00 (NSF)**
18/JUN/22	Groceries	Costco Whse #0424 Portland OR 453762 07/25/20	**$235.94**
09/JUN/22	Groceries	TARGET T- 556 W Main S Portland OR P00000000015684265 CARD 6978	**$156.98**
05/JUN/22	Media	APPLE.COM/BILL 475-6954894785 OR S56286525652 CARD 6978	**$15.75**
30/MAY/22	Food & Dining	ARCTIC CIRCLE 123 PORTLAND OR S157466641686 CARD 6978	**$18.48**
21/MAY/22	Utilities	PACIFIC POWER BILL 2005987 65464ACHPAY 45376245541884154	**$212.47**
18/MAY/22	Hardware	LOWE'S #568 PORTLAND OR P0000035436435345 CARD 6978	**$347.94**
15/APR/22	Healthcare	WALGREENS #4567 P0000234523523 OR 2344234 CARD 6978	**$39.57**

INCOME STREAMS

Streams ranked by confidence (highest to lowest)

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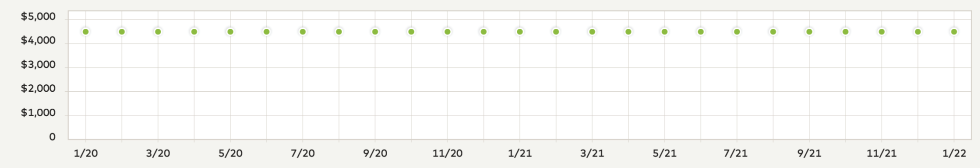
Initech — Account Stream History: **24 Months**

Account Owner: **Elizabeth Johnson**
Financial Institution: **Chase**
Account: **Checking 8945**

Total Past 12 Months (Net): **$54,000**
Average Monthly Amount (Net): **$4,500**
Cadence: **30 Days**

11 Confidence: HIGH
Status: **Active**



PayPal Transfers — Account Stream History: **24 Months**

Account Owner: **Elizabeth Johnson**
Financial Institution: **Chase Checking**
Account: **Checking 8945**

Total Past 12 Months (Net): **$2,852**
Average Monthly Amount (Net): **$238**
Cadence: **20 Days**

Confidence: **MODERATE**
Status: **Active**