

Introduction: Truv Verification of Income and Employment allows borrowers to provide employment and income history via their payroll provider to Orion Lending in an easy and quick process, enabling brokers streamlined turnaround times and cost savings.

Prior to submitting the loan to the Orion Lending Underwriting team, our Loan Setup team will send the request to the borrower.

It's Easy!

- Simple, one-step process can verify income and employment in less than 45 seconds.
- Fewer conditions to be fulfilled.
- Coverage extends to more than 92% of the U.S. workforce, including entities such as the Federal government, small employers, healthcare institutions, and gig workers.
- Instantaneous re-verification of employment preventing closing delays.

It's Free!

- Orion Lending offers Truv to our Broker Partners and their borrowers at no cost!
- No per-report charges with stale data. Automated, updated reports are provided free of cost to our brokers and their borrowers.
- We bear the cost, so brokers do not have to!

It's Secure!

- Truv uses secure bank-grade SOC2 Type II Certification – your borrowers' data is protected.
- Income and employment data are verified directly from the borrowers' payroll provider.
- Full paystubs and W2s containing data, such as earnings and deductions, reducing conditions.

It's Mobile-Friendly!

- Truv can be completed through email or SMS/text and is mobile-friendly.
- The borrower will receive an email from support@truv.com or an SMS/text from **415-792-4402** or **415-792-4449**.
- The communication to the borrower will indicate if Orion Lending requested employment or income verification.

Managed In-House!

- Our dedicated Orion Lending Account Managers are the point of contact for support and assistance during the Truv process.
- Truv is a direct resource that consolidates information from borrowers, providing an automated and secure VOE process.
- Truv messaging is personalized to include the broker's information!

Truv Resources

- Access the [Borrower Experience Resource](#) on the Orion Lending website to learn more about the borrower's full Truv experience.
- Access the [Truv Website](#) to learn more about their platform.