

# Finicity MVS™

## Finicity's Mortgage Verification Service

Is the one-touch, GSE-accepted digital verification of assets, income and employment.

### MVS

Leverages Finicity's open banking platform so lenders can use the best data from the best sources in the best way to deliver a winning verification experience for lenders and their borrowers.



## Smarter Mortgage Origination in 3, 2, 1

### Make your origination more empowering and efficient with 3 data sources

Borrowers permission data from potentially three sources, while benefiting from control and use of their own financial data and the transparency of FCRA disclosures and disputes

3



- Financial institutions
- Payroll providers
- Paystubs

2

### Use 2 accepted reports from Freddie Mac and Fannie Mae



- Real-time, accurate data mitigates origination and decisioning risk for mortgage
- Streamlines operations when submitting to Fannie Mae and Freddie Mac
- Asset and income data is accepted for AIM and Day 1 Certainty programs and eligible for relief of reps and warrants

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### Borrowers and lenders win with a trusted 1-touch verification experience

- Low friction, digital experience that fits borrowers' lifestyles—simple, fast, convenient, secure
- One-stop solution flexible enough to enhance or complement any lenders' workflows
- Easy access through major LOS/POS platforms, direct APIs or Finicity's own platform

