

# Income and Employment Report

**Alice Firstimer**

SSN: XXX-XX-1234

Date of Birth: 4/12/1984

Address: 123 S. Main St, Salt Lake City, UT 84111

Order ID: 100000000313

Loan Number: 123456789

Report Date: 6/10/2026

Last Paystub Date: 8/09/2023

## Employer Summary

| # | Employer Name | Type     | Dates               | Status | Verified |
|---|---------------|----------|---------------------|--------|----------|
| 1 | Acme Inc.     | FullTime | 6/12/2023 - CURRENT | Active | N/A      |

## Employment Data

|                          |                                                          |
|--------------------------|----------------------------------------------------------|
| Employer Name            | Acme Inc.                                                |
| Employer Address         | 12345 Enterprise Rd, Suite 105, Salt Lake City, UT 84111 |
| Job Title                | Logistics                                                |
| Job Type                 | FullTime                                                 |
| Employment Status        | Active                                                   |
| Employment Start Date    | 6/12/2023                                                |
| Employment End Date      | N/A                                                      |
| Total Time With Employer | 2 Years, 11 Months, 30 Days                              |

## Income Data

|                                  |         |
|----------------------------------|---------|
| Payroll Provider                 | Workday |
| Pay Type                         | Hourly  |
| Pay Frequency                    | Weekly  |
| Rate of Pay                      | \$12.56 |
| Rate of Pay Unit                 | Hourly  |
| Avg. Hours Worked Per Pay Period | 25.0    |

## Annual Income By Year

| Employer Name | Year | Base Pay   | Overtime | Commissions | Bonus  | Other Pay | Total      |
|---------------|------|------------|----------|-------------|--------|-----------|------------|
| Acme Inc.     | 2023 | \$2,283.87 | \$0.00   | \$0.00      | \$0.00 | \$0.00    | \$2,283.87 |

AccountChek has categorized the most recent pay statement income where possible for your convenience.  
We recommend that you review the attached pay statement images to verify.

## Paystub Data | Acme Inc. | 8/09/2023

| Employee Name  |          | Employer Name |            | Pay Period            |                                     | Check Date |           |
|----------------|----------|---------------|------------|-----------------------|-------------------------------------|------------|-----------|
| Jane Appleseed |          | Acme Inc.     |            | 7/31/2023 - 8/04/2023 |                                     | 8/09/2023  |           |
| Earnings       | Rate     | Hours         | Current    | YTD Total             | Deductions                          | Current    | YTD Total |
| Regular        | 12.00    | 28.4          | \$340.68   | \$2,283.87            | Federal Income Tax                  | \$0.00     | \$0.00    |
|                |          |               |            |                       | Social Security                     | \$21.12    | \$141.60  |
|                |          |               |            |                       | Medicare                            | \$4.94     | \$33.12   |
|                |          |               |            |                       | Utah State Income Tax               | \$14.48    | \$97.06   |
|                |          |               |            |                       | Salt Lake City Tax Local Income Tax | \$8.18     | \$54.83   |
| Gross          | Net Pay  |               | YTD Gross  |                       | YTD Net Pay                         |            |           |
| \$340.68       | \$291.96 |               | \$2,283.87 |                       | \$2,083.87                          |            |           |

Order requested by: Chase Habegger at AccountChek

AccountChek hereby attests that the above information is true and correct in accordance with the applicable terms of service.

Borrower has explicitly authorized access to the account(s) examined within this report, and all transaction data has been provided directly by the bank or Financial Institution.

| Paystub Data   Acme Inc.   8/02/2023 |       |               |          |            |                                     |  |             |           |
|--------------------------------------|-------|---------------|----------|------------|-------------------------------------|--|-------------|-----------|
| Employee Name                        |       | Employer Name |          |            | Pay Period                          |  | Check Date  |           |
| Jane Appleseed                       |       | Acme Inc.     |          |            | 7/24/2023 - 7/28/2023               |  | 8/02/2023   |           |
| Earnings                             | Rate  | Hours         | Current  | YTD Total  | Deductions                          |  | Current     | YTD Total |
| Regular                              | 12.00 | 19.4          | \$232.32 | \$1,943.19 | Federal Income Tax                  |  | \$0.00      | \$0.00    |
|                                      |       |               |          |            | Social Security                     |  | \$14.41     | \$120.48  |
|                                      |       |               |          |            | Medicare                            |  | \$3.37      | \$28.18   |
|                                      |       |               |          |            | Utah State Income Tax               |  | \$9.87      | \$82.58   |
|                                      |       |               |          |            | Salt Lake City Tax Local Income Tax |  | \$5.58      | \$46.65   |
| Gross                                |       | Net Pay       |          |            | YTD Gross                           |  | YTD Net Pay |           |
| \$232.32                             |       | \$199.09      |          |            | \$1,943.19                          |  | \$1,243.19  |           |

| Paystub Data   Acme Inc.   7/26/2023 |  |               |       |          |                       |                                     |             |         |           |
|--------------------------------------|--|---------------|-------|----------|-----------------------|-------------------------------------|-------------|---------|-----------|
| Employee Name                        |  | Employer Name |       |          | Pay Period            |                                     | Check Date  |         |           |
| Jane Appleseed                       |  | Acme Inc.     |       |          | 7/17/2023 - 7/21/2023 |                                     | 7/26/2023   |         |           |
| Earnings                             |  | Rate          | Hours | Current  | YTD Total             | Deductions                          |             | Current | YTD Total |
| Regular                              |  | 12.00         | 32.4  | \$388.56 | \$1,710.87            | Federal Income Tax                  |             | \$0.00  | \$0.00    |
|                                      |  |               |       |          |                       | Social Security                     |             | \$24.09 | \$106.07  |
|                                      |  |               |       |          |                       | Medicare                            |             | \$5.64  | \$24.81   |
|                                      |  |               |       |          |                       | Utah State Income Tax               |             | \$16.51 | \$72.71   |
|                                      |  |               |       |          |                       | Salt Lake City Tax Local Income Tax |             | \$9.33  | \$41.07   |
| Gross                                |  | Net Pay       |       |          | YTD Gross             |                                     | YTD Net Pay |         |           |
| \$388.56                             |  | \$332.99      |       |          | \$1,710.87            |                                     | \$1,110.87  |         |           |

| Paystub Data   Acme Inc.   7/19/2023 |       |               |          |            |                                     |  |             |           |
|--------------------------------------|-------|---------------|----------|------------|-------------------------------------|--|-------------|-----------|
| Employee Name                        |       | Employer Name |          |            | Pay Period                          |  | Check Date  |           |
| Jane Appleseed                       |       | Acme Inc.     |          |            | 7/10/2023 - 7/14/2023               |  | 7/19/2023   |           |
| Earnings                             | Rate  | Hours         | Current  | YTD Total  | Deductions                          |  | Current     | YTD Total |
| Regular                              | 11.00 | 21.1          | \$231.88 | \$1,322.31 | Federal Income Tax                  |  | \$0.00      | \$0.00    |
|                                      |       |               |          |            | Social Security                     |  | \$14.37     | \$81.98   |
|                                      |       |               |          |            | Medicare                            |  | \$3.36      | \$19.17   |
|                                      |       |               |          |            | Utah State Income Tax               |  | \$9.86      | \$56.20   |
|                                      |       |               |          |            | Salt Lake City Tax Local Income Tax |  | \$5.57      | \$31.74   |
| Gross                                |       | Net Pay       |          |            | YTD Gross                           |  | YTD Net Pay |           |
| \$231.88                             |       | \$198.72      |          |            | \$1,322.31                          |  | \$1,022.31  |           |

Order requested by: **Chase Habegger** at **AccountChek**

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| Paystub Data   Acme Inc.   7/12/2023 |          |               |            |                       |                                     |            |           |
|--------------------------------------|----------|---------------|------------|-----------------------|-------------------------------------|------------|-----------|
| Employee Name                        |          | Employer Name |            | Pay Period            |                                     | Check Date |           |
| Jane Appleseed                       |          | Acme Inc.     |            | 7/03/2023 - 7/07/2023 |                                     | 7/12/2023  |           |
| Earnings                             | Rate     | Hours         | Current    | YTD Total             | Deductions                          | Current    | YTD Total |
| Regular                              | 11.00    | 15.0          | \$165.00   | \$1,090.43            | Federal Income Tax                  | \$0.00     | \$0.00    |
|                                      |          |               |            |                       | Social Security                     | \$10.23    | \$67.61   |
|                                      |          |               |            |                       | Medicare                            | \$2.39     | \$15.81   |
|                                      |          |               |            |                       | Utah State Income Tax               | \$7.01     | \$46.34   |
|                                      |          |               |            |                       | Salt Lake City Tax Local Income Tax | \$3.96     | \$26.17   |
| Gross                                | Net Pay  |               | YTD Gross  |                       | YTD Net Pay                         |            |           |
| \$165.00                             | \$141.41 |               | \$1,090.43 |                       | \$890.43                            |            |           |

| Paystub Data   Acme Inc.   7/05/2023 |          |               |           |                       |                                     |            |           |
|--------------------------------------|----------|---------------|-----------|-----------------------|-------------------------------------|------------|-----------|
| Employee Name                        |          | Employer Name |           | Pay Period            |                                     | Check Date |           |
| Jane Appleseed                       |          | Acme Inc.     |           | 6/26/2023 - 6/30/2023 |                                     | 7/05/2023  |           |
| Earnings                             | Rate     | Hours         | Current   | YTD Total             | Deductions                          | Current    | YTD Total |
| Regular                              | 11.00    | 32.6          | \$358.82  | \$925.43              | Federal Income Tax                  | \$0.00     | \$0.00    |
|                                      |          |               |           |                       | Social Security                     | \$22.25    | \$57.38   |
|                                      |          |               |           |                       | Medicare                            | \$5.20     | \$13.42   |
|                                      |          |               |           |                       | Utah State Income Tax               | \$15.25    | \$39.33   |
|                                      |          |               |           |                       | Salt Lake City Tax Local Income Tax | \$8.61     | \$22.21   |
| Gross                                | Net Pay  |               | YTD Gross |                       | YTD Net Pay                         |            |           |
| \$358.82                             | \$307.51 |               | \$925.43  |                       | \$525.43                            |            |           |

| Paystub Data   Acme Inc.   6/28/2023 |          |               |           |                       |                                     |            |           |
|--------------------------------------|----------|---------------|-----------|-----------------------|-------------------------------------|------------|-----------|
| Employee Name                        |          | Employer Name |           | Pay Period            |                                     | Check Date |           |
| Jane Appleseed                       |          | Acme Inc.     |           | 6/19/2023 - 6/23/2023 |                                     | 6/28/2023  |           |
| Earnings                             | Rate     | Hours         | Current   | YTD Total             | Deductions                          | Current    | YTD Total |
| Regular                              | 11.00    | 35.5          | \$390.39  | \$566.61              | Federal Income Tax                  | \$0.00     | \$0.00    |
|                                      |          |               |           |                       | Social Security                     | \$24.20    | \$35.13   |
|                                      |          |               |           |                       | Medicare                            | \$5.66     | \$8.22    |
|                                      |          |               |           |                       | Utah State Income Tax               | \$16.59    | \$24.08   |
|                                      |          |               |           |                       | Salt Lake City Tax Local Income Tax | \$9.37     | \$13.60   |
| Gross                                | Net Pay  |               | YTD Gross |                       | YTD Net Pay                         |            |           |
| \$390.39                             | \$334.57 |               | \$566.61  |                       | \$346.61                            |            |           |

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| Paystub Data   Acme Inc.   6/21/2023 |       |               |          |                       |                                     |             |           |
|--------------------------------------|-------|---------------|----------|-----------------------|-------------------------------------|-------------|-----------|
| Employee Name                        |       | Employer Name |          | Pay Period            |                                     | Check Date  |           |
| Jane Appleseed                       |       | Acme Inc.     |          | 6/12/2023 - 6/16/2023 |                                     | 6/21/2023   |           |
| Earnings                             | Rate  | Hours         | Current  | YTD Total             | Deductions                          | Current     | YTD Total |
| Regular                              | 11.00 | 16.0          | \$176.22 | \$176.22              | Federal Income Tax                  | \$0.00      | \$0.00    |
|                                      |       |               |          |                       | Social Security                     | \$10.93     | \$10.93   |
|                                      |       |               |          |                       | Medicare                            | \$2.56      | \$2.56    |
|                                      |       |               |          |                       | Utah State Income Tax               | \$7.49      | \$7.49    |
|                                      |       |               |          |                       | Salt Lake City Tax Local Income Tax | \$4.23      | \$4.23    |
| Gross                                |       | Net Pay       |          | YTD Gross             |                                     | YTD Net Pay |           |
| \$176.22                             |       | \$151.01      |          | \$176.22              |                                     | \$36.22     |           |

| Deposit Data   Acme Inc. |           |              |          |
|--------------------------|-----------|--------------|----------|
| Account Number           | XXXX0000  | Account Type | Checking |
| Routing Number           | XXXXX3123 | Deposit Type | PERCENT  |
| Bank Name                |           | Amount       | 80.00%   |

| Deposit Data   Acme Inc. |           |              |          |
|--------------------------|-----------|--------------|----------|
| Account Number           | XXXX1111  | Account Type | Checking |
| Routing Number           | XXXXX6456 | Deposit Type | PERCENT  |
| Bank Name                |           | Amount       | 20.00%   |

# Pay Stub

Employer Name: ABC Company

Address: 3537 Rubaiyat Road, Grand Rapids, MI, 49503

Employee Name: Claire Pudan

Employee ID No: Pellent

Position/Title: Suspendisse ornare consequat le

Address: 690 Waxwing Tr  
San Diego, Ca, 92186  
United States

Payment Method: Bank Transfer

| Payment Period (From) | Payment Period (To) | Payment Date |
|-----------------------|---------------------|--------------|
| 09/17/1958            | 08/10/1996          | 09/17/1958   |

## Earnings

|         | Rate | Hours | Current Total | YTD (Year to Date) |
|---------|------|-------|---------------|--------------------|
| Regular | \$32 | 180   | \$5760        | \$46080            |
| Other   | \$6  | 10    | \$60          | \$480              |

## Gross Pay

|       |        |         |
|-------|--------|---------|
| Gross | \$5820 | \$46560 |
|-------|--------|---------|

## Deductions

|                  |      |       |
|------------------|------|-------|
| Medicare         | \$40 | \$320 |
| Social Security  | \$15 | \$120 |
| Federal Tax      | \$12 | \$96  |
| State Tax        | \$10 | \$80  |
| Other            | \$12 | \$96  |
| Total Deductions | \$89 | \$712 |

## Net Pay

|         | Current Total | YTD (Year to Date) |
|---------|---------------|--------------------|
| Net Pay | \$5731        | \$45848            |

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Employee ID No: Pellent

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United States

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|-----------------------|---------------------|--------------|
| 09/17/1958            | 08/10/1996          | 09/17/1958   |

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|---------|------|-------|---------------|--------------------|
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|       |        |         |
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|                  |      |       |
|------------------|------|-------|
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|---------|---------------|--------------------|
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|                                                               |                            |                                     |                                                                                                                                                    |                            |                                |                  |
|---------------------------------------------------------------|----------------------------|-------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|--------------------------------|------------------|
| 22222                                                         |                            | a Employee's social security number |                                                                                                                                                    | OMB No. 1545-0008          |                                |                  |
| b Employer identification number (EIN)                        |                            |                                     | 1 Wages, tips, other compensation                                                                                                                  |                            | 2 Federal income tax withheld  |                  |
| c Employer's name, address, and ZIP code                      |                            |                                     | 3 Social security wages                                                                                                                            |                            | 4 Social security tax withheld |                  |
|                                                               |                            |                                     | 5 Medicare wages and tips                                                                                                                          |                            | 6 Medicare tax withheld        |                  |
|                                                               |                            |                                     | 7 Social security tips                                                                                                                             |                            | 8 Allocated tips               |                  |
| d Control number                                              |                            |                                     | 9                                                                                                                                                  |                            | 10 Dependent care benefits     |                  |
| e Employee's first name and initial      Last name      Suff. |                            |                                     | 11 Nonqualified plans                                                                                                                              |                            | 12a<br>C<br>o<br>d<br>e        |                  |
|                                                               |                            |                                     | 13 Statutory employee      Retirement plan      Third-party sick pay<br><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> |                            | 12b<br>C<br>o<br>d<br>e        |                  |
|                                                               |                            |                                     | 14 Other<br><br>DI 985.54<br>DOFLI 86.45                                                                                                           |                            | 12c<br>C<br>o<br>d<br>e        |                  |
|                                                               |                            |                                     |                                                                                                                                                    |                            | 12d<br>C<br>o<br>d<br>e        |                  |
| f Employee's address and ZIP code                             |                            |                                     |                                                                                                                                                    |                            |                                |                  |
| 15 State                                                      | Employer's state ID number | 16 State wages, tips, etc.          | 17 State income tax                                                                                                                                | 18 Local wages, tips, etc. | 19 Local income tax            | 20 Locality name |
|                                                               |                            |                                     |                                                                                                                                                    |                            |                                |                  |

Form **W-2** Wage and Tax Statement  
Copy 1—For State, City, or Local Tax Department

2023

Department of the Treasury—Internal Revenue Service

Not for underwriting

|                                                               |                            |                                     |                                                                                                                                                    |                            |                                |                  |
|---------------------------------------------------------------|----------------------------|-------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|--------------------------------|------------------|
| 22222                                                         |                            | a Employee's social security number |                                                                                                                                                    | OMB No. 1545-0008          |                                |                  |
| b Employer identification number (EIN)                        |                            |                                     | 1 Wages, tips, other compensation                                                                                                                  |                            | 2 Federal income tax withheld  |                  |
| c Employer's name, address, and ZIP code                      |                            |                                     | 3 Social security wages                                                                                                                            |                            | 4 Social security tax withheld |                  |
|                                                               |                            |                                     | 5 Medicare wages and tips                                                                                                                          |                            | 6 Medicare tax withheld        |                  |
|                                                               |                            |                                     | 7 Social security tips                                                                                                                             |                            | 8 Allocated tips               |                  |
| d Control number                                              |                            |                                     | 9                                                                                                                                                  |                            | 10 Dependent care benefits     |                  |
| e Employee's first name and initial      Last name      Suff. |                            |                                     | 11 Nonqualified plans                                                                                                                              |                            | 12a<br>C<br>o<br>d<br>e        |                  |
|                                                               |                            |                                     | 13 Statutory employee      Retirement plan      Third-party sick pay<br><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> |                            | 12b<br>C<br>o<br>d<br>e        |                  |
|                                                               |                            |                                     | 14 Other<br><br>DI 985.54<br>DOFLI 86.45                                                                                                           |                            | 12c<br>C<br>o<br>d<br>e        |                  |
|                                                               |                            |                                     |                                                                                                                                                    |                            | 12d<br>C<br>o<br>d<br>e        |                  |
| f Employee's address and ZIP code                             |                            |                                     |                                                                                                                                                    |                            |                                |                  |
| 15 State                                                      | Employer's state ID number | 16 State wages, tips, etc.          | 17 State income tax                                                                                                                                | 18 Local wages, tips, etc. | 19 Local income tax            | 20 Locality name |
|                                                               |                            |                                     |                                                                                                                                                    |                            |                                |                  |

Form **W-2** Wage and Tax Statement  
Copy 1—For State, City, or Local Tax Department

2023

Department of the Treasury—Internal Revenue Service

Not for underwriting