Verification of Income & Employment

Source	Connected Payroll Account
Reference #	cdf4d756-102b-4184-bd07-31f8ee41a2d3
External ID	9753268334
Generated	Oct 5, 2026 09:02 AM EST
Data As Of	Oct 5, 2026 08:25 AM EST
Employments Verified	1

argyle Direct VOIE

Employer	**QuantumByte Solutions**

Employee

Full Name	Devendra Singh Rathore
Date of Birth	Mar 15, 1980
SSN	123-45-6789
Phone	(999) 123-4567
Email	ds.rathore@mailserver.com
Address	1582 Evergreen Avenue, Brookfield, IL 60513

Employment

Employer Name	QuantumByte Solutions
Employer Address	7641 Cedarwood Drive, Lakeview, IL 60712
Status	Active as of Jun 11, 2025
Job Title	Helpline Agent
Base Pay	$48.08 per hour
Pay Frequency	Monthly
Most Recent Start Date	Jan 2, 2021
Original Hire Date	Jan 2, 2021
Length of Work	4 yrs. 5 mos.
End of Last Pay Period	Sep 31, 2025
Last Payout Date	Sep 31, 2025

Monthly GSE Income Calculation

Freddie Mac

Base	$1,267.25
Overtime	$183.88
Bonus	$97.12
Commission	$37.58
Other	—
Gross Pay	**$1,585.83**

Income Information

	2026 YTD	2025	2024
Base	$14,125.34	$13,754.22	$13,325.78
Overtime	$2,184.73	$1,978.52	$2,045.63
Bonus	$1,243.56	$1,087.34	$1,032.85
Commission	$374.81	$435.67	$589.23
Other	$310.21	$298.63	$126.73
Gross Pay	**$18,238.65**	**$17,554.38**	**$17,120.22**

This verification is system-generated consumer data directly from the employer or payroll system and cannot be modified by the consumer or Argyle. Data provided on an “as-is” and “as-available” basis. Argyle does not, and has no obligation to, verify or review it.

Freddie Mac

AIM Payroll API Assessment

REFERENCE NUMBER
cdf4d756-102b-4184-bd07-31f8ee41a2d3

TRANSACTION NUMBER
6338893059694966137

ASSESSMENT DATE
10/09/2026

Income Summary

BORROWER
Devendra Singh Rathore

SUBMITTED INCOME SOURCE	SUBMITTED INCOME SOURCE AKA	INCOME SOURCE FOUND	VENDOR-REPORT ID	INCOME SOURCE ELIGIBLE	INCOME TYPE	SUBMITTED INCOME AMOUNT	DERIVED INCOME AMOUNT	NOTES
QuantumByte Solutions	-	QUANTUMBYTE SOLUTIONS	Argyle - cdf4d756-102b-4184-bd07-31f8ee41a2d3	Yes	Base	$1,569.48	$1,267.25	Eligible for AIM
				Yes	Bonus	$138.17	$97.12	Eligible for AIM
				Yes	Commissions	$41.64	$37.58	Eligible for AIM
				Yes	Overtime	$242.74	$183.88	Eligible for AIM
					Total	**$1,992.03**	**$1,585.83**	

Notes Glossary

NOTES	DESCRIPTION
Self-employed Income	Self-employed income cannot be assessed using Paystub and W2 Data.
Income documents not identified	Unable to link income documents to Employment. **Action:** Verify submitted employer names and documents match. If applicable, submit using an AKA.
Expired Income Documents	Most recent paystub is more than 30 days from the application date, resubmit with a more recent paystub.
Base Income not Submitted	No Base Income Submitted. **Action:** Submit with base income for assessment.
Excessive Fluctuation	Income cannot be assessed due to excessive fluctuation year over year.
Employment Start Date Missing	Employment Start date not submitted. **Action:** Verify employment start date is present for all employments and resubmit
Check Date and Pay Period End Date Missing for Paystub	Check date or Pay Period From/To is required for income assessment. **Action:** Verify that paystubs have Pay Period To, Pay Period From, and Check Date. If applicable, resubmit with all pay dates present.
Income Document Precedes Start Date	Income Data Submitted for Employment precedes Employment Start Date.
Paystub Precedes Start Date	Paystub precedes Employment Start Date.
Unable to Determine Pay Frequency	Unable to determine pay frequency for the employment **Action:** Verify pay frequency, pay period to, and pay period from are present and correct. If present on paystub, resubmit.
Missing Income Document for <year>	No Paystub or W2 present for Year 2 of the employment, unable to calculate income. **Action:** Resubmit with an income document in Year 2.
Pay Period Start/End Date not valid	Pay Period Start/End Date not valid. **Action:** Verify dates on paystub are correct.
Employment Status Missing	Employment Status is null or missing.
Employment Status not Current	Employment status is not listed as current.
Missing Report Date	Report date is missing for the submission, defaulted to submission date.
Most Recent Paystub Missing	No paystub was found for Yr1 of the employment **Action:** Ensure a paystub is present for the employment, and that all borrower and employer names are correct. If applicable, submit using an AKA.
Missing Pay Dates	Income could not be derived due to missing dates on Paystub **Action:** Verify that paystubs have Pay Period To, Pay Period From, and Check Date. If information is present on paystub, resubmit.
Insufficient Employment History	Income could not be derived due to insufficient income history based on submitted employment start date.
Decrease in Earnings	Decrease in the income amount between employments is not reasonable and income cannot be assessed.
Employment Gap	Income cannot be assessed because the gap between current and previous employment is too large.
Insufficient Current Employment History	Current employment does not meet minimum history requirement needed utilize previous employments.
Insufficient Total Employment History	Income could not be derived due to insufficient income history. **Action:** Resubmit with additional employment history.
Previous Employment Gap	Income could not be derived due to insufficient employment history over the prior 18 months.
Missing Employment Start/End Dates	Missing employment start/end date, unable to determine sufficient employment history.
Paystub Missing for Previous Employment	Missing current year paystub for previous employment, unable to utilize previous employments for income history **Action:** Resubmit with latest paystub from prior employment.
End Date Present for Current Employment	Employment end date present for current employment.
Multiple Current Employments	Unable to utilize previous employments when multiple current employments are submitted.
Eligible for AIM	Employment eligible for AIM Income Assessment.